

# **HELP GUIDE FOR ANTHEM BLUE CROSS BLUE SHIELD MEMBERS IN SOUTHWEST COLORADO**

*This guide was compiled by the La Plata Healthcare Improvement Coalition  
in collaboration with the Colorado Consumer Health Initiative.*

As of May 1, 2024, CommonSpirit Health and Anthem Blue Cross Blue Shield were unable to renegotiate their contract and the result is that CommonSpirit facilities and healthcare providers are no longer part of Anthem's healthcare provider network for commercial, Medicare Advantage, and self-insured health plans in Colorado.

CommonSpirit Health owns Mercy Hospital in Durango, its primary and specialty practices (i.e. cardiologists, urologists, etc.), labs, physical therapy clinic, home health and hospice center and many other services in our area. The separation has caused considerable concern and confusion among the Anthem members in southwest Colorado.

## **What You Should Know...**

### **Emergency Services**

Emergency services at Mercy are still covered for Anthem BCBS members and do not require pre-authorization.

If a member receives emergency services or is approved by Anthem to continue care with CommonSpirit, that member will not be responsible for more than the in-network cost share (deductible, copay, or coinsurance) for covered services as outlined in their plan. In these circumstances, CommonSpirit is prohibited by law from balance billing the member (where the patient is charged the difference between the amount billed and what the insurance plans covers), unless a member provides a valid waiver of this right.

If a member continues to receive non-emergency services from a CommonSpirit provider without prior approval from Anthem on or after May 1, 2024, the member may be responsible for the difference between what is allowed by their health plan and what CommonSpirit chooses to bill.

### **Hospital Discounted Care**

Anthem members may request screening for hospital discounted care from CommonSpirit. Hospitals are required to screen people who request it and provide discounts to people who qualify.

### **Continuity of Care**

If an Anthem member is receiving care from a CommonSpirit provider and: is pregnant, undergoing a course of treatment for a serious and complex medical condition, undergoing a

course of inpatient care, is terminally ill, is scheduled to undergo nonelective surgery, or has obtained a prior authorization for services, the member might qualify for a continuity of care plan that allows them to keep seeing their doctor while they transition to a new doctor.

Members can call the member services number on their Anthem member ID card to find out if they are eligible for continuity of care. The continuity of care form can be viewed online at <https://bit.ly/3JZ6RpV>. Work with your doctor or other healthcare provider to have them submit the request for you to continue seeing them even if they are now out-of-network. Get the approval in writing and be sure to review your current policy to see what requirements are around continuity of care coverage.

### **Network Adequacy Exception**

Animas Surgical Hospital and many other independent practitioners in our area still accept Anthem BCBS. However, if an in-network provider is unavailable within a reasonable distance, you can request a network adequacy exception which will allow you to receive services from CommonSpirit at in-network benefit rates. Anthem members can request a network adequacy exception and find information about other in-network providers by visiting [anthem.com/find-care](https://www.anthem.com/find-care), calling the number on the back of your insurance card, or contacting member services at 855-837-8536.

### **Medicare**

Those on Medicare with an Anthem supplemental plan can still use the Medicare network and are unaffected by this impasse.

Those on Medicare with Anthem Part D (drug) plan should check with their pharmacy to confirm their coverage.

Seniors with Federal Employment insurance with Anthem will need to find new in-network providers.

**If you are an Anthem member and are in need of assistance, the following organizations may be able to help.**

### **The Colorado Division of Insurance**

Frequently Asked Questions (FAQs) Regarding Anthem and CommonSpirit Being Unable to Agree to a Contract (<https://bit.ly/3R5aqir>)

If you are experiencing issues with Anthem, call 303-894-7490 or email [DORA\\_Insurance@state.co.us](mailto:DORA_Insurance@state.co.us).

To file a complaint, visit [doi.colorado.gov](https://doi.colorado.gov) and click “File a Complaint.”

## **The Colorado Consumer Health Initiative**

The Colorado Consumer Health Initiative (CCHI) has a Consumer Assistance Program that helps patients navigate any issues with healthcare billing or claims. Contact them at 303-839-1261, [help@cohealthinitiative.org](mailto:help@cohealthinitiative.org), or [cohealthinitiative.org/need-help](http://cohealthinitiative.org/need-help)

## **La Plata Senior Center**

The La Plata Senior Center helps seniors and the disabled with insurance questions, problems or enrollment. Contact the La Plata Senior Center at (970) 382-6444.

## **La Plata Public Health Department**

The Health Insurance Literacy Program is available for La Plata residents who need assistance with filling out Anthem's Continuity of Care forms, finding in-network providers or understanding their insurance coverage. They can be reached at 970-335-2028.

## **Anthem Blue Cross Blue Shield**

For Anthem's explanation, information and updates visit: <https://www.anthem.com/commonspiritco/>

## **CommonSpirit Health**

For CommonSpirit's explanation and Frequently Asked Questions visit: <https://www.mountain.commonspirit.org/anthem>

We sincerely hope CommonSpirit and Anthem will get back together soon and renegotiate their agreement. In the meantime, please reach out to the resources above for assistance

Greg & Jan Phillips  
The League of Women Voters of La Plata County  
La Plata Healthcare Improvement Coalition

Stephanie Arenales  
Colorado Consumer Health Initiative