



*For Immediate Release*

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## **Anthem Blue Cross and Blue Shield in New Hampshire Issues Statement Regarding Participation in State Health Insurance Exchange**

**MANCHESTER, NH (Sept. 5, 2013)** Anthem Blue Cross and Blue Shield in New Hampshire is pleased to be participating in the state's health insurance exchanges and will be offering new products to individuals that will be effective for plan years beginning on January 1, 2014. While New Hampshire is served by a number of national and regional carriers, Anthem is the only carrier that has chosen to take part in the exchange in 2014.

Anthem's new individual plans, currently under federal review, will include all ACA mandated benefits such as the essential health benefits. These plans also feature a select provider network called Pathway which meets all New Hampshire network adequacy requirements and offers a price point that is approximately 25% lower than a product using a broad network.

Anthem is choosing to offer this select network of providers to offset the premium increases that would otherwise be necessary. Independent studies performed by both the NH Department of Insurance and the Society of Actuaries predicted that the average increase, driven primarily by higher claims of the previously uninsured and those covered through existing high risk pools, could be significant, as much as 30-40%. In order to offset this average increase, the providers in Anthem's Pathway network are offering rate concessions for our individual exchange customers, many of whom may not have had coverage previously. Without the use of the new network, all individual Exchange members would have seen much higher premiums than they will now see.

It is important that consumers understand who is and who is not impacted by these changes. All individuals that purchase health plans on or off the exchange as well as small groups that chose to purchase coverage on the SHOP exchange will utilize this new Pathway network.

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Those not impacted include:

- Individual members who bought their plans prior to March 23, 2010 (also called Grandfathered plans)
- Seniors on Medicare
- Employees who receive their health benefits through small group employers
- Employees who receive their health benefits through large group employers

Upon final approval of our new plans by the federal government, we will be conducting an extensive outreach campaign to our customers. The campaign will inform customers of their insurance options, provide details on the new network available to them, and include a host of informational tools designed to help every consumer make the best coverage decisions for themselves and their families. In the meantime, members with specific questions about their coverage can call the number on the back of their ID card for further information.

**Anthem's Pathway Network**

Anthem's Pathway network is a comprehensive network that meets New Hampshire's network adequacy requirements for all counties and includes:

- 74% of PCPs
- 85% of Specialists, Allied, and Other Professional Providers
- 83% of Ambulatory Surgery Providers
- 98% of the current Ancillary network (e.g. lab, DME, Ambulance, Home Care)
- All Essential Community Providers (ECPs)
- 16 of New Hampshire's Acute Care General Hospitals plus one Massachusetts tertiary hospital:
  - Androscoggin Valley Hospital, Berlin
  - Catholic Medical Center, Manchester
  - Cheshire Medical Center, Keene
  - Elliot Hospital, Manchester
  - Exeter Hospital, Exeter
  - Franklin Regional Hospital, Franklin
  - Huggins Hospital, Wolfeboro
  - Lakes Region General Hospital, Laconia
  - Littleton Regional Hospital, Littleton
  - Mary Hitchcock Memorial Hospital, Lebanon
  - New London Hospital, New London
  - Speare Memorial Hospital, Plymouth
  - St. Joseph's Hospital, Nashua
  - The Memorial Hospital, North Conway
  - Weeks Medical Center, Lancaster
  - Wentworth-Douglass Hospital, Dover
  - Lahey Hospital and Medical Center, Burlington, MA

- Hampstead Hospital, Hampstead

#### **About Anthem Blue Cross and Blue Shield in New Hampshire**

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