We understand how important your health care is to you. We want you to have access to the health care you need at affordable prices. The contracts we negotiate with hospitals and physicians on your behalf directly impact what you pay for your medical care, and our goal is to keep your health care costs as affordable as possible.

We have been negotiating with UC Health, which has chosen to terminate their existing contract with Anthem and leave Anthem’s networks if they do not receive the higher reimbursement rates they are demanding before April 15, 2013. Their termination includes all Anthem plans for the following UC Health facilities and physicians:

- University of Cincinnati Medical Center
- West Chester Hospital
- UC Health Surgical Hospital
- The Drake Center
- University of Cincinnati Physicians Company-associated multi-specialty physicians & surgeons
- University of Cincinnati Medical Center’s adult liver and simultaneous pancreas/kidney Blue Distinction Center for Transplant agreements

To clarify some questions we have received from Anthem members stemming from a letter UC Health sent to patients on March 14, I want to share with you the facts about this negotiation:

- UC Health wrote in a letter to patients that Anthem is “planning to cancel its network contracts with UC Health and UC Health-affiliated providers”. On the contrary, UC Health terminated its contracts with Anthem, demanding higher reimbursement.

- UC Health is already the most highly reimbursed hospital system in Greater Cincinnati.

- And UC Health is demanding their physicians be paid more than other local physicians.

We offered UC Health a fair proposal, which they rejected. We take seriously our obligation to you, our members, to negotiate on your behalf contracts with health care providers that will keep your health care costs as affordable as possible.

If you would like to contact UC Health to express your thoughts about their decision to terminate their contract with Anthem effective April 15, 2013, you can contact:

Tim Maloney
Vice President, Payer Relations
UC Health
3200 Burnet Avenue, Cincinnati, OH 45229
(513) 585-6278
timothy.maloney@uchealth.com

Or contact UC Health through:
- Twitter @uc_health
- Facebook at https://www.facebook.com/UCHealthCincinnati
ANSWERS TO SOME FREQUENTLY ASKED QUESTIONS:

What does this mean to me?

If a new contract isn’t reached by then, UC Health facilities and physicians will leave Anthem’s provider networks, leaving Anthem members to pay higher out-of-pockets costs – or if your benefit plan does not provide out-of-network benefits, the entire cost of services received – beginning April 15, 2013. Additionally, you could be balance billed by UC Health for the difference between their billed charges and what your plan’s benefits allow. If your plan provides out-of-network benefits, most services would be reimbursed as out-of-network services. In most circumstances, payment would be issued directly to you, and you would then pay UC Health.

Members whose physician is impacted will need to choose another participating health care provider to receive in-network benefits. You can access a directory of in-network providers by clicking “Find a Doctor” at www.anthem.com. Or you can call the Member Services number on your Anthem ID card. Depending on your specific plan’s benefits, your physician may remain available at higher out-of-pocket costs. Specialists may have admitting privileges at other area hospitals.

If you or dependents on your plan are currently undergoing a course of treatment with a UC Health provider/facility that extends beyond April 14, 2013, you may be eligible to continue this treatment until it is completed. You are not obligated to continue care with this provider/facility; however, if you are interested in more information on eligibility for continuation of care, please call the Member Service number on your Anthem ID card.

Thanks to the breadth of Anthem’s network, you will still have access to an extensive network of hospitals and physicians in the Greater Cincinnati Area including, for example:

**Hospitals:**
- Children’s Hospital Medical Center
- Mercy Hospitals: Mt Airy, Western Hills, Clermont, Anderson & Fairfield
- Jewish Hospital
- Bethesda North
- Good Samaritan
- Christ Hospital
- Fort Hamilton Hospital
- St. Elizabeth Hospitals: Edgewood, Covington, Grant Co., Falmouth, Ft. Thomas & Florence
- Atrium Medical Center
- Dearborn County Hospital
- Adams County Regional Medical Center
- Southwest Regional Medical Center
- Highland District County Hospital
- Margaret Mary Community Hospital
- McCullough-Hyde Memorial Hospital
- Veterans Administration Medical Center

**Other facilities:**
- Health South Rehabilitation Hospital of Northern Kentucky
- Gateway Rehabilitation Hospital
- North Key Psychiatric Hospital
- Select Specialty Hospital
- Cardinal Hill
- Bethesda Butler County (formerly Butler County Medical Center)
- TriHealth Evendale Hospital (formerly Evendale Medical Center)

**Physicians:**
Please search our extensive provider directory by clicking “Find a Doctor” at www.anthem.com.

How does this impact members who are pregnant?

If your plan includes maternity coverage, Anthem may allow continued access to a terminated provider under certain conditions. Benefits for obstetrical care may be reimbursed at in-network levels for members who are in their second trimester of pregnancy (4 months and later) on April 15, 2013. This reimbursement will include the obstetrical care rendered by that provider through the completion of the pregnancy and immediate post-partum period.

For childbirth admissions scheduled in advance for a date after April 14, 2013, the member and their attending physician will be required to reschedule the admission at an in-network facility unless it can be shown that the mother or unborn child requires special treatment that is only available at a UC Health facility. The attending physician must have admitting privileges at the network facility chosen for admission. If privileges cannot be obtained at a network facility, care will be allowed at the terminated facility.
What about emergency care?

UC Health hospitals would become the only hospitals in the Cincinnati area with emergency room services not under contract with Anthem. Generally, if you were to use one of these hospitals for emergency care and the hospital charges more than our allowed amount, you may have to pay the difference. There may be exceptions for life-threatening emergencies and other circumstances. Your group’s plan addresses how claims for emergency care for non-network hospitals will be processed.

If you have questions or need assistance in selecting a new health care provider, please call the Member Service phone number on your Anthem ID card.

For real-time updates throughout this contract negotiation, please see http://group.anthem.com/UCHealth.

Best of health,

Erin Hoeflinger
President, Anthem Blue Cross and Blue Shield in Ohio