

## New 2019 Health Care Plan information for all Colorado PERA Retirees

Anthem Blue Cross and Blue Shield (Anthem) would like to provide new 2019 health plan information for **Colorado Public Employee' Retiree Associations (PERA)** approximately 32,000 retirees. These changes include the retirees with the current Anthem Medicare Supplement plans, as well as those retirees currently on the United Medicare Advantage plans and Rocky Mountain Medicare Advantage HMO plans; all of which will be transitioning to the new Anthem Medicare Advantage PPO plans in 2019.

### Anthem Medicare Preferred (PPO) Network

**PERA** retirees have a health care plan which accesses the Anthem Medicare Preferred (PPO) network. The network name on the card will indicate Anthem Medicare Preferred (PPO).

Eligibility and Benefit specifics can be accessed through the Availity portal at [availity.com](http://availity.com), or by contacting the Customer Service number on the back of the Member ID card.

*If you have existing PERA retirees as your patients, their plans will change in 2019 as they will soon be a member of Anthem Blue Cross and Blue Shield's **Medicare Advantage PPO plan with the National Access Plus benefit.***

***This plan can help you continue seeing your patients even if you aren't part of our network.***

- Members have the freedom of receiving services from either network or non-network providers **as long as the provider is eligible to receive payments from Medicare.**
- If you're not currently part of our Anthem network, **no contract is required to see PPO members with a Medicare Advantage plan.**
- Our Medicare Advantage PPO plans covers everything Original Medicare covers and more.
- Patients are not required to obtain a referral before they see a provider.
- Prior authorization is recommended but not required.

### National Access Plus benefit: Out-of-network benefits the same as In-Network Benefits

The **National Access Plus** benefit gives PERA retirees access to **see any doctor that accepts Medicare**. The "plus" in the **National Access Plus** benefit means these members' copay or coinsurance percentage will be the same whether his/her provider is in or out of our Anthem Medicare Preferred (PPO) network. **Locally or nationwide, doctors or hospitals, in- or out-of-network—the member's cost share doesn't change.**

### How we pay

- **Billing and reimbursement** is easy — submit one bill and you'll receive one payment.
- **The terms of your agreement** apply if you're in the Anthem Medicare Preferred (PPO) network. If you're not in our network, we encourage you to join.
- **Medicare allowable rates are paid to providers for covered services**, less the members' copayment, coinsurance and/or deductible. The copayment and/or coinsurance will be listed on your patient's Medicare Advantage ID card.

### Advantages of being an In-Network Provider

While members with the **Medicare Advantage PPO plan with the National Access Plus benefit** have out-of-network benefits that are the same as in-network benefits, there are still advantages of being contracted with Anthem.

- You will be listed in our online provider directory
- Less confusion for your members

### Accessing the Anthem Medicare Preferred (PPO) network in our online directory

To search the **Anthem Medicare Preferred (PPO)** network on our online directory:

- Go to **anthem.com**, and select **Providers**, then **Providers Overview**
- Select **Find Resources for Your State**, then pick **Colorado**
- From the *Provider Home* tab, select the blue box titled **Find a Doctor** to search our online Provider Directory
- *Search as a Member* by utilizing the Member’s ID number including the three-character prefix, or
- *Search as a Guest*, and select **Search by Selecting a Plan or Network**
- Under type of care, select **medical**
- Select **Colorado** as your state
- Under “Select a plan/network”, from the drop down menu, under the **Medicare** heading, choose “**Anthem Medicare Preferred (PPO)**”
- Complete the search requirements

### Open Enrollment for PERA retirees

- October 1 – November 8, 2018
  - Medicare Enrollees (Age 65+)
  - Pre-Medicare Enrollees (Under 65)
- **Auto enrolled, unless opt out**

<b>Current Plan</b>	<b>Anthem MA Plan PERA member will move to in 2019</b>
Anthem Medicare Supplement #1	Anthem MA #1
Anthem Medicare Supplement #2	Anthem MA #2
Anthem Medicare Supplement #3	Anthem MA #2
Rocky Mountain Health Plans	Anthem MA #2
UnitedHealthCare	Anthem MA #2

### Identifying PERA retirees tied to the Anthem Medicare Preferred (PPO) network

PERA retirees accessing the **Anthem Medicare Preferred (PPO)** network will be identified by the following and included on their member ID cards:

- **CBH** as the three-character prefix on Member ID cards (*the 3 characters at the beginning of their ID number*).
- **PERA logo**



- **National Access Plus** icon



Three-Character Prefix	Health Benefits Plan Option	Product Type	Network Name (On Member ID cards)
CBH	Anthem MA #1	Medicare Advantage PPO	<b>Anthem Medicare Preferred (PPO)</b>
CBH	Anthem MA #2	Medicare Advantage PPO	<b>Anthem Medicare Preferred (PPO)</b>

**Sample Member ID Card for PERA retirees accessing the Anthem Medicare Preferred PPO network**

*(Please note the Member ID card below is just a sample, and does not include actual member information such as copays, but is included when the Member ID cards are generated and sent to members prior to the effective date.)*



**Submitting claims for PERA retirees**

- Providers should submit claims to Anthem Blue Cross and Blue Shield, not Medicare
- Providers can submit electronically using the same electronic payer ID use for your other Anthem members.
- The patient’s copayment and/or coinsurance amount will be noted on their ID card.

**Provider questions regarding PERA retirees**

You only have to call one number to get the answers you need, whether claims, electronic payer ID, member eligibility, copay or coinsurance amounts, or any other questions.

- Please call 1-833-244-3887 M-F 8am – 9pm ET, except holiday
- *Please note that after January 1, 2019 there will be a new PERA post-enrollment number:1-833-244-3888*

Anthem is dedicated to providing excellent customer service for **PERA** retirees and their providers and we look forward to continuing a successful relationship. We appreciate this opportunity to assist you.

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