

## New Anthem Products Offer Affordable Hospital Coverage

**Anthem has made McGohan Brabender aware of some new products that offer affordable hospital coverage for small employers looking to provide health benefits to their employees.**

Anthem is introducing the Blue Access Hospital Surgical product, stating that it offers affordable coverage for some of the most costly types of care - emergency room visits, inpatient hospital procedures and surgical care. Beyond that, they state that it even offers protection by providing access to provider discounts and partial coverage for other conventional health care such as office visits, outpatient diagnostic services, generic drugs, and state-mandated benefits.

The following lists consist of what Anthem refers to as the product highlights:

### **For members enrolled in Blue Hospital Surgical:**

- Comprehensive coverage for inpatient and outpatient hospital services
- Full coverage for emergency services
- Access to physician network discounts and limited coverage (\$20 copay plus 50% coinsurance) for office visits\*
- No limits on number of office visits covered
- Pharmacy benefits (\$10 for generic and \$20 for mail order)
- Outpatient diagnostic benefit of \$300 per member per year
- Access to Blue Card<sup>®</sup> nationwide, credentialed network
- Access to tools to help consumer's lead healthier lives and make more informed healthcare decisions such as [MyHealth@Anthem<sup>®</sup>](#).
- Members get affordable coverage with support tools to enhance their healthcare experience at an affordable premium.

### **For employers offering Blue Hospital Surgical:**

- Premium-challenged employers will be able to offer their employees a highly competitive benefit option that helps meet employee healthcare needs and lowers costs for both the employer and employees
- Employers who couldn't afford coverage for their employees before can now offer a low cost hospital/surgery benefit that will help protect their employees against catastrophic events
- Provides coverage for office visits and prescription drug where most members receive their services
- While the product provides up to a 70 percent savings off a full range PPO plan, it still provides employers with the competitive advantage of being able to provide their

- workforce with access to a credentialed network, medical management, automated claims system and tools and services that enhance the member experience
- Employers can offer them Blue Access<sup>®</sup> Hospital Surgical as a core plan and give employees the option to "buy-up" into more comprehensive coverage, like our Anthem Blue Access PPO, that way employees decide if they want to purchase the additional comprehensive coverage

Should you have any questions about these plans and products, or their availability, please contact your McGohan Brabender Account Representative at (800) 293-2347.