



## Anthem® BlueCross and BlueShield



Anthem Blue Cross and Blue Shield and its subsidiary company, HMO Colorado, Inc. has provided quality health plans in Colorado for over 75 years. We work here, our families live here, and we trust our health to the same network doctors you do. Our health plans include access to a select range of health care providers, helping you find the right doctor more easily. Plus, our plans come with health and wellness programs and online tools to help you stay healthy – including mobile apps to find urgent care and more on the go. Anthem, Inc., our parent company, is an independent licensee of the Blue Cross and Blue Shield Association. Anthem serves members as the Blue Cross and Blue Shield licensee for Colorado.

### Company Statistics

*Founded In:* 1938

*Website:* [www.Anthem.com](http://www.Anthem.com)

#### *Coverage Area:*

Covering the entire state of Colorado.

#### *Colorado Membership (2015):*

**Individual Market Membership:** 57,735

**Small Group Market Membership:** 53,227

#### *Network Summary:*

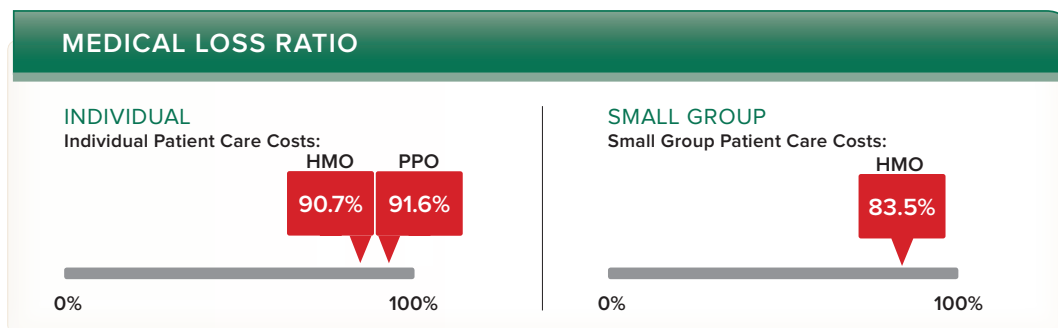
We provide network options that offer a full range of physicians and health providers across the state. Learn more by going to [www.Anthem.com](http://www.Anthem.com) > Find a Doctor.

### COMPANY AT A GLANCE

- 100% URAC Accredited (one of the nation's top health plan accreditation agencies promoting healthcare quality).
- Expansive statewide provider network including some of Colorado's best hospitals and doctors.

## MEDICAL LOSS RATIO (MLR)

MLR is a basic financial measurement used to encourage companies to provide value to enrollees. If an insurer uses 80 cents out of every premium dollar to pay its customers' medical claims and activities that improve the quality of care, the company has a medical loss ratio of 80%. A medical loss ratio of 80% indicates that the insurer is using the remaining 20 cents of each premium dollar to pay overhead expenses, such as marketing, profits, health plan salaries, administrative costs such as customer service, and agent commissions.



The Affordable Care Act requires MLR target of 80% for individuals and small groups. If the MLR is below that, the purchaser will get a rebate on their premium.

If a MLR is more than 100%, that company spent more money on medical care than it received in premium dollars. Company supplied data is based on the most current annual information available.

## IF YOU ARE PURCHASING A HEALTH SAVINGS ACCOUNT (HSA) PLAN

*If you are purchasing an HSA plan from this company, your family deductible will be:* Embedded and Aggregate

### *Types of Family Deductibles for HSA Plans:*

#### **Embedded Family Deductible and Out-of-Pocket Maximum**

If you are on a family (two or more members covered) medical plan with an embedded deductible, your plan contains two components, an individual deductible and a family deductible. Having two components to the deductible allows each member of your family the opportunity to get her medical bills covered prior to the entire dollar amount of the family deductible being met. The individual deductible is embedded in the family deductible.

#### **Aggregate Family Deductible and Out-of-Pocket Maximum**

If your insurance policy contains an aggregate family deductible, an individual deductible is not embedded in the family deductible. In this situation, before your insurance helps you pay for any of your family's medical bills, the entire amount of the deductible must be met. It can be met by one family member or by a combination of family members. There are no benefits until expenses equaling the deductible amount have been incurred.

## → UNIQUE OFFERINGS AND PROGRAMS

The goal of our health plans is to make sure you and your family stays healthy and gets the care you need when you need it. That's why, no matter which plan you choose, you're covered for everything from preventive care to emergencies and more:

- Preventive and wellness services
- In-patient and Out-patient care
- Laboratory services
- Prescription drugs
- Maternity (pregnancy) and newborn care
- Emergency and urgent care services
- Pediatric services including dental and vision care

Once you're a member, these tools and services will help put you in control:

- **24/7 NurseLine:** Access to a registered nurse who's trained to help you make informed health care decisions.
- **Find a Doctor:** Helps you find doctors, hospitals, pharmacies and specialists in your area.
- **Zagat Health Survey:** See what other patients have said about doctors and hospitals before you use them.
- **LiveHealth Online:** Members can have a video visit with a doctor or therapist on their smartphone, tablet or computer.

→ CONTINUED ON THE FOLLOWING PAGE

## AWARDS AND RECOGNITION

Anthem Blue Cross and Blue Shield has received numerous awards and recognition for its philanthropy, cultural diversity and workplace opportunities, including:

- 100 Best Companies, *Working Mother* Magazine
- Leading Companies for Employees with Disabilities, *Profiles in Diversity* Journal
- Best Companies for Blacks in Technology, *Black Data Processing Associates & Workplace Diversity.com*
- Best Companies, *Hispanic Business* Magazine
- Top 50 Companies for Diversity® *Diversity Inc* Magazine
- 50 Best Companies for Latinas to Work For in the U.S., *LATINA Style*
- Top 100 Military-Friendly Employer, *G.I. Jobs* Magazine
- Corporate Citizens Award for Best Partnership, U.S. Chamber of Commerce Business Civic Leadership Center
- Corporate Citizenship Award of Excellence in Philanthropy, National Diversity Council
- Workplace Giving Partner of the Year Award, St. Jude Children's Research Hospital
- Corporate Impact Award, American Cancer Society
- Corporate Impact Award, Denver Heart Association

## IN THE COMMUNITY

- Our company and employees gave more than \$2 million in 2015 to Colorado nonprofit organizations, including the Mile High United Way, American Red Cross, American Lung Association, Alzheimer's Association, American Cancer Society, and Boys & Girls Clubs of America.
- Anthem Blue Cross and Blue Shield Foundation provided \$580,000 in 2015 to launch a new collaboration with Colorado hospitals and obstetrics providers to reduce the incidence of pre-term births and low birth weight deliveries in the state.
- Anthem Blue Cross and Blue Shield Foundation sponsored the American Heart Association's statewide Hands-Only CPR tour, which taught more than 1,000 Coloradans this life-saving skill in 2015.
- Last year, our associates donated more than 1,700 hours to non-profits throughout the state.



For more information please visit  
[ConnectforHealthCO.com](http://ConnectforHealthCO.com)