

Transition to Anthem Blue Cross Blue Shield 1/1/2024

Provider related Questions

1. Q - Will I have to change doctors?

A – We do not anticipate you will need to change doctors; however, we cannot guarantee that every doctor contracted with IU Health and UMR is also contracted with Anthem. [Click here for a link to instructions on finding a provider in the Anthem network](#)

2. Q – When doctors / hospitals ask who my insurance is with, what do I say?

A – Your doctors / hospitals should file claims through Anthem for services beginning 1/1/2024. The networks you are accessing are the Blue Access and HealthSync networks through Anthem Blue Cross Blue Shield.

3. Q – Will my doctor know where to send claims?

A – You will need to provide your doctor with your new ID Card. With this your doctor will know where to send your claims for processing

4. Q - How will I check to see if my provider is in-network?

A – Before 1/1/24, [Use Anthem's website.](#)

B --After 1/1/24 you can register on the Anthem Sydney App or website and check for network providers or simply call customer service 844-995-1747

Q – How can I compare costs for services before I make an appointment? [Click here for more information.](#)

Note: All members will use the same instructions for searching providers including students outside the state and retirees living outside the state.

5. Q - What is the best way to track what I owe my doctor/hospital?

A – The best way to track is using your Explanation of Benefits (EOB) from Anthem. Don't pay the doctor or hospital until you receive the EOB. The EOB will tell you exactly what you owe after the network discount is applied. Match the EOB up to the bill you receive from the doctor / hospital and make certain you are not being billed for more than what the EOB says. If all matches, we recommend you pay the bill by check if you have several claims to make certain the doctor / hospital applies your payment to the correct outstanding balance. If it does not match, give customer service a call and they will help you troubleshoot.

Benefit Related Questions

6. Q – Will I still have access to Virtual Visits with Anthem?

A – Yes, Anthem uses LiveHealth Online as their TeleHealth resource. [Click here for more information.](#)

7. What is the difference in my medical benefits for 2024?

A - While your coverage / benefits are not changing drastically the administration is. When this occurs, there are normally minor differences that will arise. We have and will continue to do our best to limit the occurrence of these differences. If you experience something that raises concern, please contact Shandy.Brickler@wayne.k12.in.us (317) 988-8656

8. Q – What is the difference in my pharmacy benefits for 2024?

A – With the new Pharmacy Benefit Manager, ProAct, there will be a few changes:

- There are a few locally owned pharmacies that do not contract with ProAct; be sure to check to make sure your pharmacy is in network – [You can click here to do so.](#)
- In many cases, you will see a reduction in cost at the pharmacy
- The formulary is changing and we have worked to minimize the disruption; however, we suggest you check your specific medications to insure they are covered under the plan 1/1/2024 – [Click here to locate the formulary list.](#)
- Mail Order Pharmacy is changing. You can make an account with ProAct to obtain your mail order prescriptions. [Click here for instructions on creating an account with ProAct.](#)

Resources

9. Q – Who will I call if I have claims questions?

A – IU Health: 1-866-895-5975 <https://www.iuhealthplans.org>

(Service Dates prior to 1/1/23)

UMR: 1-800-826-9781 <https://www.umar.com/tpa-ap-web/>

(2023 Service Dates)

Anthem Blue Cross Blue Shield: 1-844-995-1747 <https://www.anthem.com>

(2024 Service Dates)

10. Q - Where will I go to check the status of the claims filed by my doctors / hospitals?

A – The easiest way to do this is by using the Sydney Ap on your phone; however, you can also visit the member portal at www.anthem.com You can even download the Explanation of Benefits from this site. Note you will need to register on or after 1/1/24 using your ID card to access this information. [Click here to download the Sydney Health App.](#)

11. Q - What will my new ID Card look like?

[Click here for a sample of our new ID card if you choose HDHP Plan 1](#)

[Click here for a sample of our new ID card if you choose HDHP Plan 2](#)

[Click here for a sample of our new ID card if you choose HDHP Plan 3](#)

12. Q - What will my new explanation of benefits (EOB) look like?

A – [Click here for instruction on understanding your EOB.](#) You can access your EOBs on the Sydney Ap and the member portal, www.anthem.com on or after 1/1/24. You will need to register to see this information.

13. Q - Am I going to receive new Dental or Vision ID Cards?

A – You can download / print cards from the Dental and Vision Websites

Dental Group Number 1075 www.deltadentalin.com

Vision Group Number 398998 www.guardiananytime.com

14. Q - Where should I go for Emergent versus Non-Emergent needs?

A – [Click here for your options to access care based on your needs.](#)

How will the new plan with Anthem work?

The example below illustrates how the Plan 2 Single Deductible will work

