Are you a smart health care shopper?

Anthem Benefits Advisor

Guides you through the complex world of health care and helps you save thousands of dollars

Example: Joe needs knee surgery. Here are his choices:



Provider option 1

\$16,772

Blue Distinction Plus
Joe's coinsurance
cost: \$3,354*



Provider option 2

^{\$}33,200

No quality designation Joe's coinsurance cost: \$6,640*



Provider option 3

\$61,585

No quality designation
Joe's coinsurance
cost: \$12,317*

Knowing treatment costs shouldn't be a guessing game

All three surgeons can provide treatment. All of them are in the network. But only one of them is part of the quality program — Blue Distinction Plus, which means they've demonstrated that they follow evidenced-based medical guidelines for this procedure. And it's important because it can result in shorter hospital days, faster recovery and quality care for the member. So which should Joe pick?

It's a tough question for Joe — and it could be for you, too

After all, costs for the same procedure can vary widely, which means you could end up at the highest-cost facility even if it's in the network. Did you know that cost is not directly correlated with quality? You could end up paying more out of pocket and still not get the quality treatment you deserve.





Anthem Benefits Advisor guides you through the maze of health care to help you make the right choice for your health — and your wallet

This service offers you a dedicated advisor who does the research for you and can help you make an informed decision. It works like this:

- You will speak with a helpful guide who:
 - Does the legwork for you by comparing treatments and getting cost estimates.
 - Will also suggest options that help you make the most of the benefits that are part of your plan. Now you can feel like you're on the right path for your treatment.

Anthem Benefits Advisor offers you:

Guided help

- Quickly gives you details on quality providers and cost comparisons by phone or email
- Coaches and educates you so you'll understand your plan details
- Connects you with other programs, tools and resources that are covered by your benefits

A VIP experience

- Helps you make the best choice for your needs
- Follows up with you or answers more questions at no charge
- Anthem may call you, if we see you have upcoming services
- Provides convenient customer call center hours:
 Monday through Friday, 5 a.m. to 8 p.m. PT
 (closed holidays)
- Offers support in Spanish if needed

Security

 Follows HIPAA standards to protect your personal health information

Want to start using this service? We're here to help. Call 833-619-5710.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc., HMO products underwritten by HMO Colorado, Inc. Copies of Colorado network access plans are available on request from member services or can be obtained by going to anthem.com/co/networkaccess. In Comnecticut: Anthem Health Plans, Inc., In Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HAUC and HMO Secouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HAUC and HMO Secouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HAUC and HMO Secouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HAUC and HMO Secouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HAUC and HMO Secouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HAUC and HMO Secouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HAUC and HMO Secouri, Inc., RIT and certain affiliates administer non-HMO benefits underwritten by HAUC and HMO Secouri, Inc., RIT and certain affiliates administer non-HMO benefits underwritten by HAUC and HMO Secouri, Inc., RIT and certain affiliates administer non-HMO benefits underwritten by HAUC and HMO Secouri, Inc., RIT and certain affiliates administer non-HMO benefits underwritten by HAUC and HMO Secouri, Inc., RIT and certain affiliates administer non-HMO benefits underwritten by HMO Secouries, Inc., Inc.

Based on the assumption that Joe's coinsurance cost is 20%