

*Anthem has been selected as the insurance carrier for the journey.  
Please read this information carefully to understand how to handle medical care with this insurance carrier.  
Reminder: Lloyd's of London is also an option.*

### OB APPOINTMENTS REQUIRE AN INITIAL REFERRAL

- The Gestational Carrier will need to see the PCP (Primary Care Physician) assigned by Anthem to get a referral for an OB.
- The OB chosen will need to be in the medical group that the GC is assigned by Anthem. Yet, some medical groups will deny referrals for surrogacy.

### ANTHEM ASSIGNS A MEDICAL GROUP

- The medical group options that will be available are based on the GC's zip code.
- The GC must go to a Dr/Hospital within 20 miles of the medical group assigned.

### IN-NETWORK PROVIDER INFORMATION IS NOT EASILY ACCESSIBLE

- Some medical groups refuse HIPPA's making it difficult for ART Risk to call on the GC's behalf and do the research necessary to find an in-network OB or specialist.
- When a request for a quote is submitted to ART Risk, we perform a Provider Check. However, during Open Enrollment, we may not be able to determine which medical group an OB belongs to because Anthem either doesn't display this information on their website, or the provider hasn't updated their in-network status with Anthem.

### THROUGH RESEARCH, WE HAVE FOUND THE ANTHEM WEBSITE IS NOT RELIABLE

- We rely on the insurance carrier website for correct information determining if Doctors and/or Hospitals are in-network. If Providers do not update their information with Anthem, the website is often determined incorrect and unreliable.
- Lists of in-network providers are not helpful, as they are not sortable by medical group.
- Even if the hospital is in-network, if no OB in the assigned medical group can deliver there, the delivery will need to happen at a different in-network hospital.

### IN-NETWORK PROVIDER ACCESS FOR SURROGACY MAY NOT BE GUARANTEED

- Some OBs may not accept Gestational Carriers as patients, which can limit care options.
- If the medical group exits the Anthem Individual market, a coordination with new providers in a different medical group may need to happen.