

OB APPOINTMENTS REQUIRE AN INITIAL REFERRAL

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

ANTHEM ASSIGNS YOU A MEDICAL GROUP

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

IN-NETWORK PROVIDER INFORMATION IS NOT EASILY ACCESSIBLE

- Some medical groups refuse HIPPA's making it difficult for ART Risk to call on your 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 your assigned medical group can deliver there, you'll need to have the delivery 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 your medical group exits the Anthem Individual market, you may need to coordinate care with new providers in a different group.