Anthem Blue Cross

**Inpatient Stays and Observation – Please Help Members Maximize Health Benefits**

Anthem Blue Cross individual and group-sponsored Medicare Advantage members have coverage for a limited number of inpatient days (90 days plus 60 lifetime reserve days). Many times the member can be treated while in observation vs a full admission. Doing so does not use the member’s limited in-patient benefit. To help ensure that those inpatient days are used appropriately and available to the member when needed, please follow these guidelines:

- If a member is admitted to your facility, please send clinical information to us once there is an update on the member's response to treatment. Anthem may call to request this information.
- Please treat the member in observation unless the member’s care cannot be managed effectively in that setting.
- Please notify Anthem as soon as possible following IP admission but no later than within one business day of admission. Notification is not required for members placed in observation status.
- If a member is admitted to observation then converted to in-patient, the provider should indicate when the member converted to a full admission. This will help ensure that Anthem will not qualify the case as a late notification.
- If the clinical information supplied indicates that the member’s care could have been safely and effectively managed in an observation status vs. inpatient status, the IP admission will be denied and the provider will receive instruction to bill as Observation (Part B).
- Facilities still are expected to provide timely notice of discharge dates and dispositions.

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