Key Points for Individual On Exchange (Pathway X HMO/POS) and Individual Off Exchange (Pathway HMO/POS) Products

- Anthem Blue Cross and Blue Shield (Anthem) has developed new, separate networks for the Individual On Exchange (Pathway X HMO/POS) and Individual Off Exchange (Pathway HMO/POS) products.
- The Anthem On and Off Exchange networks include the same providers for both networks.
- Many of the Anthem Pathway X and Pathway plans have **HMO benefits ONLY**, so services must be received from an in-network provider to be eligible for coverage. (The one exception is that emergency/urgent services delivered by out-of-network providers will be covered).
  - Out-of-network services, except for emergency/urgent services, are not covered under the HMO benefit plans.
- The following counties have exclusive acute care hospital participation in the Pathway X and Pathway HMO/POS networks:
  - Marion, Howard and Madison Counties - Wishard/Eskenazi Health and Community Health Network (Community Hospital East/North/South, Community Hospital of Anderson, Community Westview Hospital, Community Howard Regional Health System, and The Indiana Heart Hospital)
  - Vigo County - Terre Haute Regional Hospital
  - St Joseph and Elkhart Counties – Beacon Health (Memorial Hospital and Elkhart General Hospital)
  - Marshall County – St Joseph Regional Health System
  - Allen County – Parkview Health System
- The exclusive participation applies only to acute care hospitals in these areas.
- Professional providers must have privileges at an in-network facility or arrange for coverage at an in-network facility in order to participate in the focused networks.
- Many participating facilities employ hospitalists for primary care coverage while the patient is admitted.
- Providers who wish to obtain privileges at one of the hospitals should contact the Hospital Medical Staff office.
- Transplant services are provided under our Centers for Medical Excellence and Blue Distinction Centers for Transplant agreements and are covered in addition to the focused networks.
- Please contact Provider Engagement and Contracting at 1-800-455-6805 if you have questions.

*****REMEMBER*****

There are NO out-of-network benefits for Individual Exchange HMO members except for emergency and urgent care services delivered inside and outside of the state of Indiana.

If the Individual Exchange member has a POS plan, then there are also out-of-network benefits within the state of Indiana.

Always get an updated ID card and check benefits and network to be sure you are in-network for the member’s plan.

Refer to [www.anthem.com](http://www.anthem.com) for a list of network providers.

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