Welcome!

Important information to help you get the most from your Anthem Blue Cross and Blue Shield health plan.

Missouri Consolidated Health Plan (MCHCP)
Medical Plan
Effective January 1, 2020
# Table of Contents

**Welcome Letter from Anthem** ........................................ 1  
**Accessing Quality Care** .................................................. 2  
  - Your Health Plan Network .................................................. 3  
  - How to Find a Doctor .......................................................... 4  
  - SmartShopper Program ....................................................... 5  
  - Total Health, Total You ....................................................... 6  
  - Health & Wellness Programs ............................................... 7  
  - Where to Go for Care .......................................................... 8  
  - Member ID Card and EOB ................................................... 9  
  - LiveHealth Online .............................................................. 10  

**Frequently Asked Questions** ............................................. 11
MCHCP and Anthem Blue Cross and Blue Shield
Forward, Together

Anthem is excited to be MCHCP’s new health plan partner—
and we think you’ll be excited too.

We are proud of our more than 80-year history in Missouri.
From Joplin to Cape Girardeau, Hannibal to St. Louis, Kansas
City and all the areas in between – we have you covered.

With your new health plan, you will not only have coverage
throughout the entire state and across the nation, you will also
have a plan that offers cost savings, wellness engagement
programs, and a concierge service who can address all your
needs and concerns.

Being an Anthem Blue Cross and Blue Shield member means
you have access to quality care from quality doctors. It means
you can always get your questions answered and it means you
have our support before you even need to use your benefits.
That is what this guide is for – we want you to have all the
information you need for you and your family to get the most
from your health plan.

After enrolling through MCHCP, members can sign up at
anthem.com – your simple and convenient solution to
managing your health. You can:

- Check your claims.
- Find a doctor.
- Get quick answers on what’s covered in your plan.

Let’s Move Forward, Together.

Important phone numbers
and websites:

MCHCP Member Services
573-751-0771
Toll-free: 800-487-0771
Relay Missouri: 711 or 800-735-2966 (TTY)

Anthem Member Services
844-516-0248

Anthem Pre-certification
800-992-5498

BlueCard® Customer Service
800-810-2583 or anthem.com

Anthem Behavioral Health Utilization
Management Services (mental health and
substance abuse administrator)
800-992-5498

Anthem Health and Wellness
866-962-1395
Accessing Quality Care
Your Health Plan Network
Accessing your choice of doctors and hospitals.

We’re pleased to offer you our broad Blue Access network, the largest network in Missouri, our Blue Access Choice network in the Greater St. Louis area, and the Preferred-Care Blue network, in Kansas City. With these networks you get the most for your money with lower copays and out-of-pocket costs. Featuring superior access across the state and nation, our networks include nearly all of the doctors and hospitals in the state without the hassle of needing a referral before seeking care.

Our network programs are the flexible choice.
- Referrals are not needed.
- They use our broad, money-saving network.
- They include out-of-network benefits.
- Mental health and substance abuse benefits are available.
- Members get full (100%) coverage for preventive care like well-visits, health screenings and shots (immunizations).

Get benefits to go.
Blue Access, Blue Access Choice and Preferred-Care Blue benefits travel with you. The BlueCard® Program through the Blue Cross and Blue Shield Association will help you find care when you’re traveling throughout the country.1
- All you have to do is call the Coverage While Traveling or Member Services number on the back of your Anthem ID card for help finding a participating doctor or health center near you.
- Visits to doctors or clinics that are not part of the BlueCard® Program will be covered at the lower out-of-network level.
- In emergencies, you should go to the nearest hospital. Then call us, and your doctor back home, within 24 hours or as soon as possible.

If you have any questions, you can call the Member Services number on the back of your ID card. We’ll be happy to help you understand your Blue Access, Blue Access Choice or Preferred-Care Blue network coverage or your BlueCard benefits and how to use them.

How to Find a Doctor
Finding one online is fast and easy.

With our Find a Doctor online tool, it's simple to look for doctors who are part of your health plan's network. Whether you're checking to see if a family favorite is in the network or looking for someone new, it's a snap...

How to find a doctor:
1. Go to anthem.com/findadoctor.
2. Under Search as Guest, click Search by Selecting a Plan or Network.
3. Use the drop down menus to select the following:
   a. “What type of care are you searching for?”: select Medical.
   b. “What state do you want to search in?”: select Missouri.
   c. “Select a plan/network” (see map below for service areas):
      i. To search in the St. Louis area, scroll down to the Medical Networks section and select Blue Access Choice.
      ii. To search outside of the St. Louis or Kansas City areas, scroll down to the Medical Networks section and select Blue Access.
      iii. To search in the Kansas City area, scroll down to the Medical (Employer-Sponsored) section and select Preferred-Care Blue (KC) (Advantage Network).
      iv. To search outside of the state, scroll down to the Medical (Employer-Sponsored) section and select National PPO (BlueCard PPO).
   d. Click Continue.
4. Using the drop-down boxes, select the type of doctor and the location you're looking for, then select Search.
5. For more information about a medical provider (like skills and training), just select their name in the directory.
Save money. Earn cash.
With the SmartShopper Program.

Prices for the same high-quality health procedure can vary by hundreds or thousands of dollars. Wouldn’t it be great to be able to easily compare costs at different locations? SmartShopper is a program that helps you save money and even get cash back when you need a covered medical service. SmartShopper is easy to use – you can shop online or call a SmartShopper Personal Assistant. The Personal Assistant will take the time you need to help you understand your options and can schedule your appointment, too.

Let’s get started

Step 1: Shop
When your doctor recommends a medical test or procedure, call the SmartShopper Personal Assistant Team at 866-488-5441, or visit smartshopper.com.

Step 2: Go
Get your care at one of the SmartShopper options. They’re all in your plan.

Step 3: Earn
After your claim is paid, SmartShopper mails you a reward check. It usually takes less than six weeks to receive your check.

It’s easy to register today and begin shopping and saving on healthcare. The Personal Assistant Team is happy to help Monday through Thursday from 7 a.m. to 7 p.m. and Friday from 7 a.m. to 5 p.m. CT.

SmartShopper

The SmartShopper program is provided by Sapphire Digital an independent company. Incentives available for select procedures only. Payments are a taxable form of income. Rewards may be delivered by check or an alternative form of payment. Members with coverage under Medicaid or Medicare are not eligible to receive incentive rewards under the SmartShopper program. Rewards are for select procedures only and reward payments may be taxable.
Get personalized support with Total Health, Total You
Whether it’s a quick question about a claim or something as serious as getting ready for surgery, we’re making it easier to get the information and support you need from your benefits.

Engage with your healthcare, no matter where you are
Stay connected to your health plan and benefits right through your smartphone. By downloading the Engage app, you can:

See all of your medical and pharmacy benefits in one place, including your member ID card and your healthcare spending to date.

Search for doctors and hospitals in your plan, check reviews and compare costs for care, or find a local urgent care center.

Chat with a Member Services Health Guide. See the details below to learn more about what a Health Guide can do for you.

Connect to wellness challenges and programs to help improve well-being and work on lifestyle issues like losing weight and quitting smoking.

We’ve got your back—or your whole body, actually
When you contact Member Services, either by calling us, going online or using your Engage app, you’ll be connected to a Health Guide who can help you with things like:

- Answering questions about claims or billing.
- Finding the right doctors, specialists or care facilities for you and your family.
- Handling a serious health problem, getting help with medications, or managing a chronic condition like asthma or diabetes.
- Arranging care before and after a surgery or hospital procedure.
- Scheduling missed appointments, checkups or regular exams.
- Getting advice from specialized health professionals like nurses, social workers, dietitians, pharmacists and health coaches.

Download the Engage app today!
1. On your Apple device, open App Store. Or, on your Android device, open Play Store.
2. Enter Engage into the search bar and select Download.
You want a plan to keep you and your family healthy, but there’s more to your health than getting medical care. That’s why your health plan goes way beyond covering doctor’s visits. Anthem’s portfolio of health and wellness programs are included in your benefit plan and available at no extra cost to you.

**24/7 NurseLine**
Our registered nurses can answer your health questions wherever you are – anytime, day or night by calling 866-962-1395.

**Preventive Care**
When you use an in-network doctor for a regular checkup, test or vaccination you’ll be covered 100%. Talk to your doctor about screenings and immunizations that you may need to protect your health.

**Future Moms**
Moms-to-be get personalized support and guidance from registered nurses to help them have a healthy pregnancy, a safe delivery and a healthy baby. After you select your plan, you can sign up for Future Moms by calling 866-962-1395.

**ConditionCare**
Get the added support you may need if you have asthma, diabetes, heart disease, chronic obstructive pulmonary disease or heart failure. A nurse coach can answer questions about your health and help you reach your health goals based on your doctor’s care plan. You can work with dietitians, health educators, pharmacists and social workers to reach those goals and feel your best. After you select your plan, you can sign up for ConditionCare by calling 866-962-1395.

**ComplexCare**
If you have a serious health condition or a number of health issues that need extra care, a nurse coach will help answer your questions, work to coordinate your care, and help you effectively use your health benefits. After you select your plan, you can sign up for ComplexCare by calling 866-962-1395.

**Online Wellness Health Support**
Our online wellness health support is your one-stop shop for health and wellness resources. The programs help you achieve your health goals by providing a personalized action plan, plus access to both Anthem and WebMD health improvement programs. To access the online wellness health support, visit anthem.com and select Health and Wellness Center under the Care tab.
Knowing where to go for medical care can save you lots of time and money - not to mention, get you the best care for your situation. We’ve created these general guidelines to help you determine the right place for you or a family member when the unexpected happens.

**The emergency room (ER) shouldn’t be your first stop – unless there’s a true emergency. Here’s a checklist:**

- Are your symptoms severe and/or life-threatening?
- Did they occur suddenly and without warning?
- Is there excessive bleeding, extreme pain, shortness of breath or broken bones?
- Using your best judgment, do you believe there may be serious impairment to bodily functions or serious dysfunction of a bodily organ/part without immediate medical attention?

If you answered yes to any of these questions, call “911” or go to your nearest emergency room.

For access to some of the best coordination of care and claims processing, contact Anthem Blue Cross and Blue Shield within 24 hours or as soon as possible.

Still not sure whether you need emergency care? **Call your doctor.**

If your doctor can’t see you or it’s after hours, you have options:

- Contact another in-network doctor using our online provider directory at anthem.com.
- Use the Engage app to access LiveHealth Online and see a board-certified doctor in a few minutes.
- Visit an urgent care center or medical clinic.

Normally, urgent care facilities are open for extended hours and available on a first-come, first-serve basis.

**What is urgent care?**

While both urgent and emergency care situations are serious, urgent care is for medical symptoms, pain or conditions that require immediate medical attention, but are not severe or life-threatening and do not require use of a hospital or ER.

**Am I covered for emergency care?**

Most health plans cover emergency care – defined as healthcare services provided in an emergency facility or setting for conditions meeting emergency criteria.

**Am I covered for urgent care?**

Typically, urgent care is covered if it's provided in a non-ER setting by an in- or non-network provider.

If you need urgent care and your primary care physician is unable to see you right away, you should pursue care appropriate to your situation – regardless of what your benefits will pay.

Urgent care may not be covered to the same extent as emergency care.
Member ID Card and EOB

Understanding your plan specifics.

After you select your plan, you will receive a new member ID card that reflects your 2020 benefits. Each person on your plan, including you, your spouse and/or any child(ren)/dependents will receive their own card.

Your card has plan information including your ID, group numbers, important phone numbers and websites you may need as you use your benefits. It’s important to keep your card with you at all times and start using it on January 1, 2020 to make sure your claims are processed correctly without delay.

Here’s a look at your new member ID card

Your member ID card is also available for online viewing at anthem.com and through the Engage mobile app:


2. Enter Engage into the search bar and select Download.

Once downloaded, the Engage logo will appear on your device.

Your Explanation of Benefits (EOB)

Our EOBs make it easier for you to know what’s been paid by your plan, how much you owe and where to go with questions. EOBs also include a year-to-date summary so you know how close you are to your deductible and out-of-pocket maximum and offer custom tips to help you find more appropriate sites of care. Each person on your plan, including you, your spouse and/or dependents will receive their own EOB after receiving medical care. You will only receive an EOB in the mail if you owe a payment. All EOBs are available to view, download and print on anthem.com.
Using LiveHealth Online, you can have a visit with a doctor on your smartphone, tablet or computer.

Life moves pretty fast. When you’re not feeling well, you want to feel better fast. With LiveHealth Online, you don’t need to make an appointment. Just sign up at livehealthonline.com or use the app, and see a board-certified doctor in a few minutes.

When your own doctor isn’t available, use LiveHealth Online if you have:

- Pinkeye
- A cold
- The flu
- A fever
- Allergies
- A sinus infection
- And other non-emergency conditions

A doctor can assess your condition, provide a treatment plan and even send a prescription to your pharmacy, if it’s needed.¹

You will never pay more than $59 for a medical LiveHealth Online visit.

Visit with a licensed behavioral health provider²

When you’re feeling stressed, anxious or having a tough time coping, talk to a therapist or psychologist online. In most cases, you can schedule an appointment in four days or less.³ Psychiatrists can see patients 18 and over within two weeks to help manage medications except controlled substances regulated by the government.⁴

LiveHealth Online can also be accessed through the Engage app—download it today:

2. Enter Engage into the search bar and select Download.

To schedule your appointment call 888-548-3432 seven days a week.

LiveHealth Online is the trade name of Health Management Corporation.

Online counseling is not appropriate for all kinds of problems. If you are in crisis or have suicidal thoughts, it’s important that you seek help immediately. Please call 1-800-273-TALK (National Suicide Prevention Lifeline) or 911 and ask for help.

If your issue is an emergency, call 911 or go to your nearest emergency room. LiveHealth Online does not offer emergency services.

1. Prescription availability is defined by physician judgment.
2. Prices for Behavioral Health LiveHealth Online services vary.
3. Appointments subject to availability.
4. Prescriptions determined to be a "controlled substance" as defined by the Controlled Substances Act under federal law cannot be prescribed using LiveHealth Online. Psychiatrists on LiveHealth Online will not offer counseling or talk therapy.
Frequently Asked Questions

Are there changes this year?
Yes, Anthem Blue Cross and Blue Shield is your new insurance carrier. But all plan designs are the same as last year. Please see the MCHCP Benefits Guide for more information about selecting your plan.

Is my doctor in the network?
You can see any doctor you want. You save money when you choose doctors (including specialists) and hospitals in the network. These doctors have agreed to charge lower rates. There are a few exceptions, but if you receive care outside of your network, you will be covered but it may cost more money. You can check online at anthem.com for a list of in-network doctors; contact the physician’s office; or call Anthem at 844-516-0248.

Do I need to complete an enrollment/change form this year?
If you are making any changes to your coverage or switching plans, please review the MCHCP Benefits Guide.

When will changes for the current enrollment period become effective?
Anthem is your new insurance carrier. All changes will be effective on January 1, 2020.

Will I receive a new ID card?
Yes, you will receive a new ID card, via regular mail, so watch your mailbox. Everyone covered under your plan, including you, your spouse and/or any child(ren)/dependents will receive their own ID card. Your member ID card is also available for online viewing at anthem.com and through the Engage mobile app. The app can be downloaded on your Apple device through the App Store. Or on your Android device, through the Play Store.

What plan options are being offered?
There are three plan options for 2020: two traditional preferred provider organization (PPO) plans (750 plan and 1250 plan), and a Health Savings Account (HSA) plan. Please review the MCHCP Benefits Guide for more information.

Are there changes to the prescription drug plan?
Your prescription drug plan is offered through Express Scripts. Please see the MCHCP Benefits Guide for more information.