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## **Anthem says narrow network allows significant consumer savings PR director: More providers would mean higher premiums**

ROCHESTER — Anthem officials say the new narrow network offered by the insurance company, which excludes nine hospitals in the state, is expected to save significant increases in premium costs for consumers.

Christopher Dugan, the senior public relations director for Anthem Blue Cross Blue Shield, said Monday that without a narrower network of providers offered by the Pathway network, premiums could increase by as much as 30 to 40 percent, according to independent studies performed by N.H. Department of Insurance and the Society of Actuaries.

The Pathway network of providers was developed by Anthem to support plans on the health insurance exchange through the Affordable Care Act (ACA). For this year, Anthem is the only carrier that chose to join the exchange.

Without this new narrower network, the potentially significant increases would result largely from higher claims of previously uninsured, and those covered through existing high risk pools, he said.

Starting this year, those who sign up for the exchange through the ACA, or those with individual plans through Anthem, will not be able to get primary care at 10 New Hampshire hospitals, including Frisbie Memorial Hospital and Portsmouth Regional Hospital. Nine of those hospitals were excluded from the Pathways network, while Concord Hospital chose not to join the network.

Because many doctors in the state are affiliated with the excluded hospitals, many patients may have to change doctors in order to keep their individual health coverage through Anthem, or to sign up for the health exchange.

But Dugan pointed out Monday that 90 percent of Anthem's customers are in the broad network, which includes all of the state's hospitals. He said that seniors on Medicare, as well as employees who get health benefits through large group employers, or small group employers off the exchange, will not be affected by the narrower network.

Dugan also emphasized that individual plans include out-of-network coverage for emergencies, including transport.

The narrower network of providers, said Dugan, is offered for those who don't have coverage through an employer.

He also said that those with individual insurance plans whose doctors will not be covered through the new network, and who want to keep their providers, may decide that Anthem is not a good match, and that Anthem respects those decisions.

"It isn't for every single person," said Dugan of the narrower network.

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