CVT/Anthem Blue Cross Webinar January 18, 2023

Questions & Answers

1	It is an option to use another instance company? Not at this time. You may make the change in July during the Open Enrollment period.
	Are our rates going down since we have less options to use for care?
	Rates will not change. Our current rate is low, ex. current PPO 3 there is no monthly payment.
2	How do we go about finding out if our doctors and specialists are still covered?
	You may visit www.anthem.com/ca or using the sydney app, and click on the list of providers. You may also contact the Billing Department at 1-800-234-4333 to obtain an updated list of providers.
3	Does this affect Kaiser members? Or do we just continue to use Kaiser the same way we have been?
	No, this does not affect Kaiser Permanente. Kaiser Permanente members may continue to access care through the Kaiser Permanent system.
4	How long will the continuity of care last once approved (months)?
7	It depends on the condition, generally it is for 12 months. Each case is reviewed on a case by case basis.
5	Will there be more clarity by July during open-enrollment in order to know whether we have coverage or not and whether we should find our own insurance?
	The district will communicate with employees when an agreement is set for employees to make an informed decision for themselves and their family.
6	What would our out of pocket expense for an out of network provider?
	Members can still access these providers out of network on PPO if you desire. Please refer to your members benefits booklet or you may contact Anthem Blue Cross Customer Service at 1-800-234-4333 or CVT Member Services at 1-800-288-9870 and a representative can provide you additional information regarding your benefits.
7	Can we get a list of doctors, urgent care, and cost of going to a doctor out of plan and can that amount go our deductible?
	Please contact the Anthem Blue Cross Customer Service at 1-800-234-4333.
8	Could our rates go up if we settle with CMC?
	Potentially, CVT's goal is to provide employees with the lowest cost quality health care.
9	To clarify, I can continue to see my doctor whom is out of network for annual checkups without paying more?
	Your payroll deductions for your benefits will remain the same. If you see a provider out of network, you will pay the applicable non-network co-insurance which will be higher than you would pay if they were in network.

10	Why do our deductions remain unchanged?
	This was negotiated and we are in contract for this year and your deductions will remain the same for this year.
11	I think our members needed to be assured of being able to go to hospitals other than St. Agnes for an emergency correct?
	Yes, if you have an emergency, you may seek medical attention at any hospital.
12	With continuity form if at this time in my pregnancy I don't have to see a specialist but in a couple of months or weeks I do. Will I not be covered since I did not say on the form?
	Yes, you will still be covered during the duration of your pregnancy.
13	If we were to be in a car wreck and the hospital they have to take us to is out of network. Will that be at our cost?
.0	This is considered an emergency and yes, you will be covered.
14	What if you are admitted to hospital after an emergency, are we covered?
	Yes, you will be covered because you will be admitted as an emergency.
15	We are forced to go outside of our area for surgeries and extreme care. Will the district be providing any assistance with this travel expense?
	No, however, there are plans available with American Fidelity if you are enrolled.
	Please contact CVT Member Services at 1-800-288-9870 for more information regarding Travel Benefits available through CVT.
16	I am half way through my cancer treatment. Should I need a specialist or additional procedure that is unanticipated at this time, will it still be covered?
	Yes, you will be covered. Please complete the Continuity/Transition of Care Request Form.
17	I may have missed the answer. Will you email us the list of doctors that are in the network for us to use?
	Please contact the Billing Department at 1-800-234-4333 to obtain an updated list of providers.
18	While waiting for continuity of care (not sure how long it takes to be approved) if there is a need for care, will it be retroactively covered should the continuity of care be approved?
	Yes, it will be approved. Please allow 3-5 days for the utilization management to review your application. Please contact Anthem Blue Cross Customer Service at 1-800-234-4333 for additional information.
19	Will the continuity of care cover several doctors or do I need to apply for each Dr. needed? It would apply for the course of treatment. Ex. pregnancy, it includes all providers in the delivery and
19	post care of the patient. Please reach out to the CVT Team to address any issues that may come up.



Additional CVT resources



Download Sydney mobile app to locate providers (doctors, urgent care hospitals, facilities, connect to virtual primary care, claim information and much more



MDLIVE Telemedicine benefit (no cost) for urgent, behavioral, dermatology



Carrum health No cost voluntary surgical benefit that guides members to centers of centers of excellence and best in class surgeons