

## Pathway Network Clarifications

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Prior to January 1, 2019, Anthem Blue Cross and Blue Shield (“Anthem”) had provider networks unique to the Anthem’s HMO and PPO *small group and individual* plan products sold on the State of Connecticut’s Health Insurance Exchange, Access Health CT (the “Exchange”). These networks were called the Pathway Networks, and were also sometimes referred to as Anthem’s “Exchange Networks” or “On-Exchange Networks.”

Beginning January 1, 2019, the Pathway Networks will also support small group and individual products sold by Anthem outside of the Exchange direct to customers.

### ***What this means for you:***

As of January 1, 2019, all Anthem individual and small group products whether sold on the Exchange or by Anthem outside of the Exchange will be supported by the Pathway networks. For individual members, this change is effective as of January 1, 2019. For small group members, this change is effective upon the date of their 2019 renewal (e.g., for small groups that renew February 1, this change will be effective February 1, for small groups renewing March 1, this change will be effective March 1, etc.). Once effective, individual and small group customers must obtain services from providers participating in the Pathway networks in order to receive in-network benefits.

Specifically, as of the applicable dates indicated above, all individual and small group members must use the following networks ***to receive the in-network level of benefits:***

- Members of all Anthem *small group HMO Plan* products must use the **Pathway CT HMO** Network.
- Members of all Anthem *individual HMO Plan* products must use the **Pathway Enhanced** Network.
- Members of all Anthem *small group PPO Plan* products must use the **Pathway CT PPO** Network.
- Members of all Anthem *individual PPO Plan* products must use the **Pathway** Network.

## Providers who participate in Anthem networks need to be aware of the following:

- *Compensation applicable to all Anthem small group products, whether on or off exchange, has always been the same. This did not change as of January 1, 2019.*
- *As of the dates indicated above, providers participating in Anthem networks must participate in the applicable Pathway Network(s) to render health care services on an in-network basis to members of Off-Exchange Plan products. In-network compensation for covered health care services rendered to these members will be the amount(s) corresponding to the applicable Pathway Network(s).*
- *All Anthem individual members have been advised in their renewal packet of the changes and the need to check the Anthem provider directory to confirm participation of their health care providers in the network supporting the plan products they enroll in. All Anthem small group employers have been (or will be) advised of the changes and the need for their employees to confirm participation of their health care providers in the network supporting their plan.*

More detail on these changes, including product names and prefixes, can be found on our [2019 Individual & Small Employer Group Health Plans Quick Reference Guide](#). If you have any questions, please contact your Provider Relations Representative or e-mail our Provider Relations Department at: [CTNetworkManagement-SM@anthem.com](mailto:CTNetworkManagement-SM@anthem.com).

Thank you for your continued service and dedication to all our members.

**URL:** <https://providernews.anthem.com/connecticut/article/pathway-network-clarifications>

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