Working together to help solve the toughest challenges

Understanding the Anthem and AmeriBen collaboration



Since 1958, AmeriBen has offered experienced services in human resource consulting and management, third-party administration (TPA), and retirement benefits administration. In March 2020, AmeriBen became an independent, wholly owned subsidiary of Anthem, Inc. Through this trusted partnership, we are able to bring collaborative expertise to your healthcare plan.



## AmeriBen administers and processes your claims

AmeriBen works with your plan to administer and process your health insurance claims. After you have received care from a doctor in your plan's network and they have preapproved any necessary services, the claim is sent by the doctor to our office for processing and payment.



## AmeriBen utilization management Pensures medically appropriate care

Utilization review is a proactive review process to make sure recommended care is medically needed and appropriate, based on the diagnoses. Certain health services may require preapproval before care can be received.\* We consult with your members' healthcare providers and hospitals to:

- Ensure appropriate treatment.
- Find discounts.
- Identify potential issues early.
- Notify clients of high-cost cases.



## Anthem's preferred network provides the right care at the right time

Your benefit plan has entered into an agreement with Anthem as the preferred provider network. We bring Anthem's innovation — plus the local depth and expertise of The Blues — together to ensure you have access to a diverse network of local health professionals. Sunrise Senior Living benefit plan members receive discounted rates so they can receive high quality care, while spending less.

## Addressing challenges together

If you have questions about your medical benefits or how a claim was processed, please contact AmeriBen Customer Service at 866-707-9366 Monday - Friday 6 a.m. - 6 p.m.







 $^*$ Please refer to your Plan Document for a detailed list of services requiring precertification. Utilization Management does not guarantee benefits nor does it validate eligibility.

AmeriBen is a separate and independent company providing medical benefit administration services on behalf of self-funded group health plans.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. IHMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Indiana: Anthem Insurance Companies, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. and Community Care Health Plan of Georgia, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HALIC and HMO Missouri, Inc.

RT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevadar. Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., aba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In 17 southeastern counties of New York: Anthem Healthchoice Assurance, Inc., and Anthem Healthchoice HMO, Inc. In these same counties Anthem Blue Cross and Blue Shield, and its affiliate HealthKeepers, Inc. trades as Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield, and its affiliate HealthKeepers, Inc. trades as Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield, and its affiliate HealthKeepers, Inc. trades as Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield, and its affiliate HealthKeepers, Inc. trades as Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield, and its affiliate HealthKeepers, Inc. trades as Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield, and its affiliate HealthKeepers, Inc. trades as Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield, and its affiliate HealthKeepers, Inc. trades as Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield, and its affiliate HealthKeepers, Inc. trades as Anthem Health Plans of Virginia, Inc. trades as Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield, and its affiliate HealthKeepers, Inc. trades as Anthem Health Plans of Virginia, Inc. trades as Anthem Health Plans of Virginia, Inc. trades as Anthem Health Plans of New York: Anthe