

MCH / Anthem Blue Cross Blue Shield

Frequently Asked Questions

Monadnock Community Hospital is an approved network provider for all Anthem Blue Cross Blue Shield products except for Anthem's new products being offered on the NH Health Insurance Marketplace (The Exchange, which is a part of the Affordable Health Care Act). Subscribers to all other Anthem products, including Medicare supplemental plans, may continue to receive their care from our Monadnock Community Hospital Providers and at our Hospital.

Monadnock Community Hospital's Emergency Department will continue to provide emergency care to any Anthem patient regardless of the insurance they carry.

Q. Why isn't Monadnock Community Hospital participating in the Anthem exchange product?

A. Monadnock Community Hospital was among 10 hospitals in New Hampshire not selected to participate in Anthem's Exchange product. Rules outlined by the Affordable Care Act defined the network's adequacy, presumably related to each organization's geographic location. MCH remains engaged in active discussions with Network administrators and other sources, and we hope to be included in a future network. We are doing this because we believe our community needs full access to healthcare services in the future as they have had in the past.

Q. If I currently have Medicare or Medicaid, what does this mean for me?

A. At this time, there is no impact to your coverage or your choice of care providers. You are able to keep your current primary care physician and other specialty providers who are associated with MCH. You may continue to receive your inpatient care at the Hospital and utilize all Hospital outpatient services, such as lab, radiology, and rehabilitation.

Q. If I currently have Anthem Blue Cross Blue Shield group employer-based insurance or Medicare supplemental insurance, what does this mean for me?

A. For those receiving their coverage from companies with 50 or more employees, there is no impact to your coverage or your choice of care providers. You are able to keep your current, primary care physician and other specialty providers who are associated with MCH. You may continue to receive your inpatient care at the Hospital and utilize all Hospital outpatient services, such as lab, radiology, and rehabilitation. For those receiving their coverage from companies with less than 50 employees, if your employer chooses to retain its current insurance policy, there is also no impact to your coverage or your choice of provider. However, if either your small employer or you choose to buy coverage through the Exchange, you will be subject to the limitations on access to MCH and your choice of providers.

Q. Who does this impact?

A. Those who are impacted are individuals without insurance who purchase it through The New Hampshire Health Insurance Marketplace (The Exchange) and also, small businesses with less than 50 employees who elect to buy coverage through The Exchange. All those seeking individual health insurance in 2014, who are eligible to receive federal tax credits to help pay premiums will be required to purchase insurance through The Exchange. At this point, only Anthem New Hampshire is offering products on The Exchange.

Q. What if I have had an individual insurance plan through Anthem for many years?

A. According to Anthem, individual grandfathered Anthem plans written prior to March, 23rd 2010 will continue to cover MCH Services and Providers.

Q. Who is eligible for an individual tax credit?

A. Generally, any individual or family with an adjusted gross income (AGI) between 100% - 400% of the Federal Poverty Level (FPL) is potentially eligible for the credit. As an example, individuals with an AGI between \$11,490 - \$45,960, or a family of 4 with an AGI between \$23,550 - \$94,200 could qualify for a tax credit.

Q. If I want to maintain my doctors and continue to access services through MCH, is there individual coverage available that includes Monadnock Community Hospital?

A. Yes. There are insurance products available outside of The Exchange, within network access to MCH and its affiliated doctors. These are insurance products that have a national network of providers. You can purchase these products regardless of tax status, but you will not be eligible for a tax credit if you purchase insurance outside of The Exchange. Please contact a local insurance broker for more information about insurance that will allow you to keep your physician at MCH.

Q. When does this take effect?

A. For those not currently insured, enrollment for the Health Insurance Marketplace (The Exchange) began on October 1, 2013 with the insurance coverage going into effect on January 1, 2014.

Q. Will Monadnock Community Hospital still provide financial assistance to patients?

A. Yes. MCH is committed to its charitable mission and will work with all patients to ensure they have access to necessary care. We will continue our Patient Financial Assistance that serves more than 1,700 families each year. For patient inquiries regarding this program, contact Molly Lockwood, Financial Grant Coordinator for MCH at (603) 924-1717.

Q. How can I communicate my concerns, comments or suggestions regarding these issues as an engaged citizen?

A. Citizen comments can be submitted on the NH.gov site link listed below. You can also find and contact your State Representative, the Department of Insurance and the Federal website for access to the Health Insurance Marketplace via the links below.

Online Resources

- <http://www.nh.gov>
- <http://www.nh.gov/insurance>
- <https://www.healthcare.gov>

Certified Application Counselors

The NH Health Exchange has federally designated Certified Application Counselors (CAC) who provide public assistance such as educating consumers and helping them complete applications for coverage. Here in the Monadnock Region, our CAC resource can be reached through the Keene Service Link by phoning (866) 634-9412.

Please Note:

If you have specific questions about your policy, please contact your independent insurance broker or carrier representative.

All MCH patient inquiries can dial: (603) 924-1717