

NEWS RELEASE

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ACEP TURNS UP CRITICISM OF ANTHEM'S EMERGENCY CARE POLICY WITH A NEW VIDEO CAMPAIGN

WASHINGTON — If Anthem Blue Cross Blue Shield decides your visit to the ER was not an emergency, based largely on their undisclosed list of diagnoses, they'll leave patients with the entire bill. The American College of Emergency Physicians (ACEP) today released three new videos to point out the dangers of the insurance giant's controversial and dangerous emergency care policy that retroactively denies coverage for emergency patients. [To view the videos, click here.](#)

"Countless symptoms can either be something minor or something life-threatening," said Paul Kivela, MD, MBA, FACEP. "We can't possibly expect people with no medical expertise to know the difference between the two before they even leave their house. Anthem is forcing them to play doctor and threatening them financially if they go to the ER."

The videos focus on three scenarios that the Anthem policy could lead to. The first shows a man with stomach pain looking up possible causes on the internet. His wife advises him to go to the ER, but he refuses, saying "if it ends up being just a hernia or really bad stomach pain, our Anthem insurance won't cover us."

The second video shows an office employee with a human resources representative. When the employee says, "I think I'm having a stroke," the human resources representative says the company's plan might not cover his visit to the ER if "it's actually just vertigo or not a real emergency." The purpose of this commercial is to urge employers to offer coverage that includes emergency care to their employees and to urge employees to ask about their company's health plans.

The third video depicts a man in a gym with chest pain. A concerned employee offers to take him to the ER but he refuses, saying "if it turns out to just be injured ribs, Anthem could deny my claim and send me the ER bill."

"These videos demonstrate what millions of people go through every day trying to determine what is an emergency and what is not and hoping they make the right choice," said Dr. Kivela. "Anthem's policy is unlawful. The 'prudent layperson standard' is federal law that requires health insurance companies to cover emergencies visits based on the patient's symptoms, not the final diagnoses. No insurance policy is affordable if it abandons you in an emergency."

Currently, Anthem has rolled out this policy in six states: Georgia, Kentucky, Indiana, Missouri, New Hampshire and Ohio. Unless stopped, this could go into effect in more Anthem states, as well as additional health insurance companies possibly following with policies of their own.

Emergency physicians are urging the public to contact state and federal legislators and regulators and demand that they ensure that the prudent layperson standard not be violated. Health plans must provide fair payment for emergency services or emergency patients will suffer.

Go to www.FairCoverage.org and learn more. If you live in one of the affected states and have a story to share about how your insurance coverage was denied for an emergency, let us know.

ACEP is the national medical specialty society representing emergency medicine. ACEP is committed to advancing emergency care through continuing education, research and public education. Headquartered in Dallas, Texas, ACEP has 53 chapters representing each state, as well as Puerto Rico and the District of Columbia. A Government Services Chapter represents emergency physicians employed by military branches and other government agencies.

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