

## NEWS RELEASE

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Media Contact:

Mike Baldyga  
202-370-9288  
[mbaldyga@acep.org](mailto:mbaldyga@acep.org)  
[Link to the Video](#)

### EMERGENCY PHYSICIANS EXPOSE ANTHEM'S UNLAWFUL EMERGENCY CARE POLICY WITH NEW VIDEO

WASHINGTON — The American College of Emergency Physicians (ACEP) [today launched a new video](#) to push back on a dangerous policy by Anthem Blue Cross/Blue Shield (BCBS) to deny coverage for emergency patients. If the insurance giant decides your visit to the ER was not an emergency, based on their undisclosed lists of diagnoses, they'll leave patients with the entire bill.

"Anthem's policy has deadly serious implications for patients," said Paul Kivela, MD, FACEP, president of ACEP. "Anthem is risking patients' lives by forcing them to second guess their medical symptoms before they get to the ER, and some may not go when they need to. [As the video explains](#), people may have identical symptoms but have different diagnoses — one life threatening, one non-urgent. Insurers cannot reasonably expect patients to know the difference."

There is nearly a 90-percent overlap in symptoms between emergencies and non-emergencies, according to a 2013 study in the Journal of the American Medical Association.

"Anthem's policy is also unlawful," said Dr. Kivela. "The 'prudent layperson standard' is federal law and 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."

The company is using secret lists of pre-determined diagnoses — which Anthem BCBS considers to be "non-urgent" — that may not be covered if the patient goes to the emergency department. In Missouri, the original list of nearly 2,000 diagnoses included "influenza," — which has killed several people this season — "ovarian cyst" and "blood in the urine," which can be symptoms of medical emergencies.

Last month, Sen. Claire McCaskill, D-Mo, representing a state where Anthem implemented this policy, sent a [letter](#) to Anthem's CEO requesting answers and internal documents from the company.

"Patients are not physicians," said Sen. McCaskill in the letter. "I'm concerned that Anthem is requiring its patients to act as medical professionals when they are experiencing urgent medical events."

Along with Missouri, Anthem BCBS has already implemented the policy in Georgia, Kentucky, Indiana, New Hampshire and Ohio. Unless stopped, this could be go into effect in more states, with additional health insurance companies following with policies of their own.

"Anthem, and others insurance companies have a long history of not paying for emergency care," said Dr. Kivela. "Emergency physicians successfully fought back against these outrageous policies. Now, as the future of health care is debated again, insurance companies are trying to reintroduce the harmful practice."

The video cast features real doctors from the American College of Emergency Physicians. Learn more and watch the video by visiting [www.faircoverage.org](http://www.faircoverage.org).

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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