

[Date]

Nidhi Jagani
Director of Network Management
Anthem Blue Cross
21555 Oxnard Street, CAAC08-08A
Woodland Hills, CA 91367

Re: Anthem Blue Cross Scheduled Reimbursement Rate Change Effective February 1, 2010

Dear Ms. Jagani,

I was recently troubled to hear that on February 1, 2010 Anthem will implement a new reimbursement rate for physical therapist services. My physical therapist offers highly skilled and highly valued services to me, an Anthem Blue Cross beneficiary. By lowering this rate, my understanding is that my therapist may no longer accept my Anthem Blue Cross insurance, which will force me to seek a new provider and disrupt my current treatment. This greatly displeases me. To lower the current reimbursement rates will be financially detrimental to my therapist and me, the patient. My physical therapist may choose to leave the Anthem network which will require me to pay for my care at an exorbitant amount. I am faced with the decision to receive care outside of the network and that is frankly unacceptable. I will be forced to pay astronomical out of pocket costs. With healthcare insurance premiums on the rise, I feel that I am owed quality and affordable care by a fairly compensated licensed healthcare provider.

Simply, this new change will increase my out of pocket expenses and increase my duration of care. It will make it financially difficult for my physical therapists to provide the necessary care for my optimal recovery. It is imperative that you consider the potential affects this change will create for me; a paying insured enrollee forced with higher co-pays for being treated outside the Anthem Blue Cross network. It is unreasonable for Anthem Blue Cross of California to jeopardize the treatment of its enrollees by choosing to make such a major policy change. I am confident that you will review this change and make the appropriate adjustments to reach a sound goal of offering quality care at a reasonable reimbursement rate.

I strongly encourage you to reconsider this change to your payment methodology.

Sincerely,

[Name]