

Understanding Anthem Link

Frequently asked questions

You want to have the best care available — even when you are traveling. Anthem Link can connect you with high-quality care from anywhere, so you can receive convenient care when you are on the go. To help you understand the benefits of Anthem Link, we have created a list of frequently asked questions.



Q. What is Anthem Link?

A. Anthem Link is a smart, evolving, state-of-the-art health care option that saves you time and money without compromising care. Anthem Link members have access to a national network of high-quality doctors and top-of-the-line digital tools to help simplify your life, and a wide array of benefits and incentives to help you with health care expenses.

Q. How do you select doctors and hospitals?

A. Anthem Link doctors and hospitals are committed to improving health outcomes and affordability. They are chosen based on nationally recognized quality measures, extensive research, and Anthem's knowledge of local areas. Finding provider partners who share our commitment to improving your experience is our priority.

Q. How can I find out what doctors and hospitals are in Anthem Link?

A. You have access to a variety of doctors and hospitals in your community and nationwide. You can use [anthem.com](https://www.anthem.com) or the Sydney Health app to find doctors and hospitals in your plan network. Search for providers by entering your zip code. You can narrow the search by distance, sub specialty, or other qualifiers.



Virtual care

Q. What is Sydney Health?

A. Sydney Health is our award-winning app that helps you find everything you need to know about your benefits — all in one place. Sydney Health is your personal health assistant, answering your questions and connecting you to resources that help you understand your benefits, improve your health, track your fitness, and save money.

With Sydney Health, you can:

- Find care.
- View and download your digital ID card.
- Check your benefits and claims.
- Select your health interests and set an action plan to achieve your goals.
- Earn incentives for healthy behaviors.

Q. What is the symptom checker

A. The symptom checker is a personalized chat function within Sydney Health. By learning from doctors' notes and lab results, it analyzes your symptoms and provides information about how others with similar symptoms were diagnosed and treated. The information given is based on more than two billion clinical data points recorded by doctors the past two decades. After you receive the information about your symptoms, Sydney Health gives you the option to have a \$0 out-of-pocket* virtual text or video visit (telehealth) with a doctor, or to receive help finding a doctor near you for an in-person visit.

Q. What is a virtual text visit?

A. You can have a virtual text visit with a doctor right from the Sydney Health app. You can access the text visit after you complete the symptom checker or from the Find Care menu on the dashboard. Virtual text visits can address basic primary care conditions, and doctors can prescribe medication, order lab work, and recommend a specialist. This type of care is not for emergencies. You can text chat with any available doctor, not just your own doctor. We are not able to accommodate requests for a particular doctor. All our affiliated doctors practice the same standards of care.

Q. What is a video visit?

A. You can also have a virtual video visit with a doctor from the Sydney Health app. You can access the video visit feature after you complete the symptom checker or from the Find Care menu on the dashboard. Virtual video visits can address basic primary care conditions, and doctors can prescribe medication, order lab work, and recommend a specialist. This type of care is not for emergencies.

Q. Can I receive a new prescription or refill a prescription through a virtual video visit?

A. Through virtual text and video visits (telehealth), doctors can prescribe medication based on their clinical expertise and the medical conditions you have. They can send prescriptions electronically to the pharmacy you select. When using telehealth, doctors are not allowed to prescribe controlled substances or certain other medications including:

- Gabapentin (unless prescribed by a psychiatry specialist).
- Muscle relaxers.
- Lifestyle drugs, such as Cialis® and Viagra®.
- Weight loss drugs.
- Medications containing ephedrine/pseudoephedrine, such as Sudafed® or Claritin-D®.

Q. Can doctors provide medication management for ongoing medical conditions through virtual visits?

A. Doctors use virtual text and video visits to provide care for urgent needs (not emergencies) and common health conditions. They cannot manage long-term or chronic conditions. They will provide short-term prescription refills if you are traveling and forget your medication at home, or if you haven't had a chance to see your primary care doctor, depending on your situation.

Care when you travel

Q. How will I know if I have access to doctors in my plan network near me or when I'm traveling?

A. You can take this [Anthem Link quiz](#) to determine if Anthem Link is available in the areas where you live or travel.

Q. Is Anthem Link a good choice for me if I don't need medical care when I travel?

A. Yes. Anthem Link gives you access to a variety of doctors, specialists, and hospitals nationwide for you and your family. With Anthem Link, you also have access to doctors through video or text visits using the Sydney Health app.

Q. What if I need care while traveling where there are no providers in my plan network?

A. Outside the areas where Anthem Link is offered, coverage is limited to urgent and emergency care only. You can also have a virtual text or video visit with a doctor right from the Sydney Health app offered at \$0 out of pocket.*

Q. Do I have coverage when I travel internationally?

A. If you plan to travel outside the U.S., call Member Services to check if your benefits are different in other countries. No matter where you travel, it's a good idea to take your current member ID card with you or practice accessing your digital ID card through Sydney Health before you go.

Choice and convenience

Q. Is Anthem Link a good choice if I have family members who live outside the coverage area?

A. Coverage outside of the provider network is limited to urgent and emergency care. You will also have access to our digital tools, which can help you manage your health. If your family members, residing outside the coverage area, will need in-person care from a doctor or specialist regularly, Anthem Link might not be the best option for them. You can take the [Anthem Link quiz](#) to see if it is a good fit for your family.

Q. Will I have less choice when it comes to doctors and hospitals?

A. Anthem Link may offer fewer provider options than the BlueCard PPO. However, you can select doctors, specialists, and hospitals who are committed to providing high-quality care while lowering how much you pay for health care. You won't have to sort through a long list of providers to find high-quality care. By creating this exclusive network, we've done the research for you.

Q. I'm happy with my current doctor, who is not in the provider network. Why should I switch?

A. You may save money on health care costs, including what you pay for coinsurance, by switching to an Anthem Link doctor. The doctors and hospitals are committed to keeping costs affordable, providing high-quality care, and using the latest innovative technology to treat patients. Their performance is regularly evaluated to ensure you have the quality care you need to stay healthy and happy.

General care and concerns

Q. What do I need to do to transition from the doctor I am currently seeing?

A. You can find out if they are part of your new plan by searching on [anthem.com](#) or the Sydney Health app.

Q. Do I need a referral to see a specialist?

A. You do not need a referral as long as you see a specialist in your plan.

Q. Do I need to choose a primary care physician (PCP) during open enrollment (OE)?

A. Yes. Selecting a PCP who participates with your employer's state Anthem Link is required. Please check with your employer on the specifics of your benefit design and the rules around PCP selection. You can check to see if your current doctor is in the network and assign them as your PCP, or you can find a new doctor on [anthem.com](#) or the Sydney Health app. If you do not choose a PCP during OE, one will be selected for you. You can change that selection at any time.

Q. Why do you I need to choose a PCP?

A. A primary doctor will have a fuller picture of your health history and habits, and can see changes and recommend care. Your PCP also organizes your treatments, making sure tests aren't repeated, your medicines work well together, and your other health care providers are on the same page with your needs.

Q. What is urgent care?

A. Urgent care is outpatient care for an illness or injury that is not immediately life threatening. Urgent care conditions are not considered emergencies, but they do require professional attention to prevent them from worsening. Please consult your *Evidence of Coverage* for details on how your plan defines urgent care.

Q. Can I access any urgent care facilities?

A. Yes, but you typically pay less when you access an urgent care center in your plan network.

Q. What is emergency care?

A. Emergency care is inpatient and outpatient hospital services that are absolutely necessary to prevent death or a serious threat to health. Please consult your *Evidence of Coverage* to see how your plan defines emergency care.

Q. What if I go to a doctor outside of my plan network?

A. If you go to a doctor outside the plan network, you will be responsible for the full cost unless it's for urgent and emergency care. Please search [anthem.com](#) or the Sydney Health app to see if your doctor or specialist is in the network before receiving care.

You don't have to sacrifice quality care to keep your health care costs under control.

Anthem Link can help you find the care you need when you need it — all with quality, convenience, and cost in mind.

* Non-HSA plans. Applies to HSA plans after members have met their deductible.

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