



# Pathway Essentials PPO/EPO

Providing top-notch, cost-effective healthcare  
to Denver-Boulder small businesses



## Coverage across the Front Range

Our Pathway Essentials exclusive provider organization (EPO) plan uses the Pathway Essentials preferred provider organization (PPO) network to connect your employees with high-quality, lower-cost care they need in the Denver-Boulder area.<sup>1</sup> These plans, designed specifically for small businesses like yours, offer care without the need for referrals and include:<sup>2</sup>

- Access to **HCA HealthOne**, **Boulder Community Health**, and **CareNow Urgent Care**.
- \$0 preventive care and \$0 virtual care through our virtual-care-only providers (after deductible on health savings account (HSA) plans).<sup>2</sup>
- Emergency and urgent care across the country and around the world through the BlueCard® PPO network and Blue Cross Blue Shield Global® Core program, including more than 2 million doctors in 190 countries and every U.S. ZIP code.<sup>3</sup>
- Expanded access to lower-cost labs including Quest® Diagnostics and Labcorp.

## The savings add up

**Save up to 22%** on monthly medical premiums.<sup>4</sup>

## The power of Anthem in Colorado

Recognized as the top health plan in the state for customer experience<sup>5</sup>



**4,000+**  
specialists<sup>6</sup>



**900+**  
primary  
care doctors<sup>5</sup>



**20+**  
acute hospitals<sup>6</sup>



**6,000**  
behavioral healthcare  
providers<sup>6</sup>



## Well-being resources support the health of the whole person



### Behavioral health

Pathway Essentials EPO plans includes access to a national behavioral health network twice as large as our competitors, including alternative therapy platforms like Headway, Talkspace, LiveHealth Online, and Headspace.<sup>7</sup>

Other specialized programs include:

- Emotional Wellbeing Resources.
- Autism Spectrum Disorder Program.
- Behavioral Health Case Management.



### Wellbeing Solutions

Our wellness programs include support for maternal health, cancer, and ongoing conditions, with 24/7 access to a registered nurse and guidance for family planning.

### The results are significant

- **\$3K+ average savings per year** for members with integrated medical, behavioral, pharmacy, and disease management care.<sup>8</sup>
- **58% decrease in emergency room (ER) visits** for employees with breast cancer who participated in our cancer care program.<sup>9</sup>
- **43% of employees** in our Anthem wellness programs **lost at least 3%** of their initial body weight, and **28% lost at least 5%**.<sup>10</sup>

## Care that goes above and beyond — while keeping costs down

Pathway Essentials EPO plans give your employees access to Front Range healthcare providers in the plan's Pathway Essentials PPO network. We develop and implement programs that promote high-quality care and save you and your employees money.



### Value-based care

Primary care doctors who are part of our value-based care program spend extra time with your employees and get to know their unique health concerns. This results in higher-quality care, fewer unnecessary medical services, better chronic disease management, and lower costs.

In Colorado, this means a **primary care savings of \$11 per member per month (PMPM)**.<sup>11</sup>

Doctors in the program are in a downside risk model. This means they have an incentive to keep costs down while improving health outcomes. They share in the savings when they meet their targets but they can be penalized if they don't.



### Expert specialty care

Your employees have access to Blue Distinction Centers (BDC) and Blue Distinction Centers+ (BDC+) specialty care providers. These doctors and facilities are nationally recognized for their excellence. They meet rigorous standards resulting in better outcomes, fewer hospital readmissions, and **more than 20% average savings per episode**.<sup>12</sup>



### The Sydney Health app

Our **award-winning app** lets your employees view and manage their benefits from one place.<sup>13</sup> They can:

- Access their member ID card.
- Get help 24/7 through chat.
- Manage prescriptions and look up claims.
- Have a video visit with a care provider.

The app has been used more than **80 million** times with a **91% digital containment**. This means that users find what they need on the app without calling for help.<sup>14</sup>



### Flexible pharmacy options for more savings

Using our [Sydney<sup>SM</sup> Health](#) app and [anthem.com](#) your employees can compare medication prices and find discounts on hundreds of covered and non-covered drugs.

Pathway Essential EPO plans also include:

- CarelonRx Pharmacy home delivery.
- Member and care provider outreach to improve outcomes and lower costs.
- CarelonRx Specialty Cost Relief program (except for fully insured plans).

Our Base Network gives your employees access to more than 62,000 pharmacies nationwide and the lowest price on many medications.<sup>15</sup> Pharmacy providers include:

- Albertsons®/Safeway®
- CVS Pharmacy®
- City Market
- King Soopers
- Costco®
- Walgreens
- Walmart®



### Ask your Anthem representative about these cost-saving programs:

#### Engagement Package

Employees can **earn up to \$200** in electronic gift cards from select retailers when they complete healthy actions.<sup>16</sup>

#### Special Offers

This program promotes better health and well-being by connecting your employees with **discounts for products and services** for dental, vision, hearing, fitness and nutrition, family planning, pet insurance, health supplements, and skincare.

# Hospitals and medical facilities

These care providers are in the plan's network<sup>17</sup>

## ● Boulder

- Boulder Community Health, *Boulder*

## ● Denver Metro

- CareNow Urgent Care — Aurora, *Aurora*
- CareNow Urgent Care — Central Park, *Denver*
- CareNow Urgent Care — DU Neighborhood, *Denver*
- CareNow Urgent Care — Highlands Ranch, *Highlands Ranch*
- CareNow Urgent Care — Parker, *Parker*
- HCA HealthONE Aurora, *Aurora* 
- HCA HealthONE Belmar ER, *Lakewood*
- HCA HealthONE Centennial, *Centennial*
- HCA HealthONE Mental Health and Wellness Center, *Aurora*
- HCA HealthONE Mountain Ridge, *Thornton* 
- HCA HealthONE Northeast ER, *Thornton*
- HCA HealthONE Northwest ER, *Westminster*
- HCA HealthONE Presbyterian / St. Luke's, *Denver* 
- HCA HealthONE Rocky Mountain Children's, *Denver* 
- HCA HealthONE Rose, *Denver* 
- HCA HealthONE Sky Ridge, *Lone Tree* 
- HCA HealthONE South Parker ER, *Parker*
- HCA HealthONE Southwest ER, *Littleton*
- HCA HealthONE Spalding Rehabilitation, *Aurora*
- HCA HealthONE Swedish, *Englewood* 

### Award and recognition legend

-  Recognized as BDC and/or BDC+
-  15 Top Health Systems® (hospital recognized in the review/study)
-  100 Top Hospitals®
-  50 Top Cardiovascular Hospitals®

Rated by Premier, Inc. for quality<sup>18</sup>



**Do you have questions?**  
Contact your Anthem  
Sales representative.

1 State-mandated Colorado Option plans are available on Pathway Essentials PPO Standard network to Small Group fully insured employer groups.

2 Selection of primary care physician required.

3 Blue Cross Blue Shield Association: The Blue Cross and Blue Shield System (Accessed September 2025): [bcbs.com/about-us/blue-cross-blue-shield-system](https://bcbs.com/about-us/blue-cross-blue-shield-system).

4 In comparison with Anthem preferred provider organization (PPO) premium costs. Anthem internal data, 2024.

5 Becker's Payer Issues (May 29, 2024): [beckerspayers.com/payer/j-d-powers-top-ranked-health-plans-for-customer-experience-2024.html](https://beckerspayers.com/payer/j-d-powers-top-ranked-health-plans-for-customer-experience-2024.html).

6 Anthem internal data, 2025.

7 Comparing Blue Cross Blue Shield Association 2022 network data versus same-period competitive data from Becker's Payer Issues: The size of 5 payers' mental, behavioral provider networks (December 2022): [beckerspayers.com](https://beckerspayers.com).

8 Internal data, Behavioral Health Case Management Program Evaluation Results, 2022.

9 Anthem Cancer Care Navigator program insights, January 2024.

10 Lark program outcomes, September 2023. Applicable for Well-being Coach Digital and Well-being Coach Total only.

11 Anthem's value-based primary care program evaluation, 2023.

12 Blue Cross Blue Shield Association data, October 2024. BCBSA and registry data, BDC/BDC+ eligible providers vs. relevant comparison group. Results based on most recent designation cycle for each specialty. Savings based on BDC/BDC+ total episode cost. Not all products are available in all markets.

13 Digital Health Awards®, 2024 Digital Health Gold Award: [healthawards.com](https://healthawards.com).

14 Digital Product & Experience, 2024 Accomplishments: A Year in Review.

15 CarelonRx internal data, 2024.

16 Availability of the Engagement Package varies by plan. Rewards eligibility applies only to subscribers and their enrolled spouse/ domestic partner (if applicable) with Anthem medical benefits unless employer chooses subscriber-only rewards. Eligible members must be active on the plan and their activity must take place during the plan year. A subscriber and eligible spouse/ domestic partner may earn rewards when eligible activities are completed and, in some instances, are verified by an Anthem claim. Rewards may be a taxable form of income. Rewards may be delivered by check or an alternative form of payment.

17 This list also represents Pathway Essentials Standard network and Pathway network, and it only represents hospitals and facilities. We strive to keep our care provider lists current and accurate. However, providers may occasionally leave our network or change their designation status. To confirm a provider details, employees can chat with us through the Sydney Health app or [anthem.com](https://anthem.com), or call the Member Services number on their ID card.

18 Premier, Inc.: 100 Top Hospitals® Study 2025 Annual Report, 50 Top Cardiovascular Hospitals® Study 2025 Annual Report, and 15 Top Health Systems®. [premierinc.com](https://premierinc.com).

Standard (Colorado Option plan networks) and nonstandard networks are generally the same, but there may be some differences that are fluid as negotiations continue toward Colorado Option objectives. Refer to [anthem.com](https://anthem.com), then Find Care for participating facilities and professional care providers. If members need individual guidance, they can also call Member Services at the number on their health plan ID card.

Copies of Colorado network access plans are available on request from your Anthem representative or at [anthem.com/co/networkaccess](https://anthem.com/co/networkaccess).

Therapymatch, Inc. d/b/a/ Headway, Talkspace, Inc., LiveHealth Online, and Headspace, Inc. are separate companies providing behavioral health services on behalf of your health plan.

LiveHealth Online is offered through an arrangement with Amwell, a separate company, providing telehealth services on behalf of your health plan.

Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.

CarelonRx, Inc., is an independent company providing pharmacy benefit management on behalf of your health plan.

Anthem Blue Cross and Blue Shield is the trade name of Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Independent licensees.