



Dear Anthem Blue Cross Member:

Anthem Blue Cross has imposed significant cuts to their reimbursement of Physical Therapy Benefits.

We are uncertain of our immediate status with Anthem Blue Cross due to their inability to clarify the start date of these changes. At this point, we only know their new policy will be enforced as early as February 1, 2010 or as late as March 1, 2010.

Anthem Blue Cross has elected to significantly reduce the reimbursement to all Private Practice Physical Therapy offices in California. This reduction significantly impacts the structure of our business practice and forces us to consider opting out of being a contracted provider if the reimbursement costs are not renegotiated.

How you are affected as a Patient:

If we are reimbursed by Anthem at the non-contracted rate, that will result in a **higher out-of-pocket cost for the patient.**

What you can do:

We are encouraging Anthem Blue Cross Members to join with us in disputing Anthem's drastic reduction in reimbursement and challenging Anthem to support quality Patient Care by continuing to reimburse the Provider appropriately for their knowledge, time and skill in Physical Therapy.

To partner in supporting your Physical Therapist, we have sample letters available for your signature and participation.

**COMPREHENSIVE
TREATMENT FOR...**

- Back & neck pain • Knee & shoulder pain
- Orthopedic & sports injuries
- Postsurgical pain & lost function
- Post-total joint replacement
- Work injuries
- Arthritis, bursitis & tendonitis

**COMPREHENSIVE
LIFE ENHANCEMENT...**

- Fitness & personal training
- Athletic training
- Pilates
- Redcord

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[Date]

Nidhi Jagani
Director of Network Management
Anthem Blue Cross
21555 Oxnard Street, CAAC08-08A
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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]