

SOUTH EAST BAY PEDIATRIC  
MEDICAL GROUP, INC.

Anthem Pathways / Pathways X Policy:

We have discovered that recent changes in health plans and coverage have led to patient's being responsible for large deductibles. This is true whether the services are rendered in or out of network. Southeast Bay Pediatrics is not an "In-Network" or "Contacted" provider with Anthem Pathways/Pathways X Health Plans purchased through Covered California. However, we would like to continue to care for your children as an "Out of Network" provider under these Anthem Pathways plans, offering the following policy to minimize your "Out of Network" expenses.

1. South East Bay Pediatric Medical Group will, at the time of service, collect the appropriate copayment according to your plan.
2. We will submit your claim to Anthem on your behalf.
3. Once the claim has been processed, you will be billed the amount of the claim that was **applied to your deductible, as detailed in your explanation of benefits**. This amount is usually equal to the Anthem Pathways "In-Network" rate. You will not be held responsible for charges over that "In-Network" amount for covered benefits.
4. You will be responsible for the full amount of charges incurred for any services not covered by your insurance. These charges would not be applied to your deductible, because they are not a covered benefit. Examples of these services include, but are not limited to, ear piercing, travel vaccines, splints and services in excess of the plans limits.
5. Once your deductible has been met we will continue to accept the "In Network" rate for covered services. However, we would recommend that you review your plan's benefits. Typically, when your deductible is met, your insurance should be paying more of the cost. However, since SEBPMG is not contracted with Anthem Pathway / Pathway X, families will still be responsible for a larger percentage of the "InNetwork" rate.

We know these are confusing times for those purchasing new insurance plans. Please feel free to ask questions of our bookkeeping department if you need clarification on this policy and they will do their best to assist you.

We are committed to continuing to serve your children with the highest care for their health and development and appreciate your trust in our relationship with your family. In order to best meet the needs of our patients, not exclude patients from our care, and comply with the rapidly changing healthcare reform mandates, we reserve the right to change our office policy to meet the above needs.