

Setting the Record Straight: Anthem Negotiations

Despite our good-faith efforts to reach an agreement, Anthem Blue Cross Blue Shield has informed us that we will not be able to come to new terms for commercial, Medicaid, Child Health Plus, and Essential Plans before our current contracts expire on Wednesday, December 31.

This means:

- All of Mount Sinai's 9,000+ employed and Clinically Integrated Network-affiliated physicians will be out of network on Thursday, January 1.
- Mount Sinai hospitals and facilities will be out of network on Sunday, March 1.

Setting the Record Straight

- 1. Anthem's public statements regarding Mount Sinai's rate requests are inaccurate.**
Anthem has publicly claimed that Mount Sinai is seeking "50 percent higher rates." Mount Sinai requested single-digit annual increases over a three-year period.
- 2. Mount Sinai is among the lowest-paid major health systems in New York.**
Anthem reimburses Mount Sinai up to 35 percent less than other major New York health systems for the same services, despite Mount Sinai delivering some of the highest-quality and most complex care in the region. Mount Sinai has asked only for reasonable adjustments that would begin to narrow — not eliminate — this gap. Even with these adjustments, Mount Sinai would remain less expensive than the alternative systems Anthem is now steering patients toward.
- 3. Anthem is withholding payment for care already delivered.**
Anthem currently owes Mount Sinai more than \$450 million for services that have already been provided to Anthem members. These are claims for care delivered, claims submitted, and payments outstanding. Anthem is effectively using Mount Sinai as an interest-free bank while reporting record profits.
- 4. This is about fair dealing and timely payment, not just rates.**
Anthem's practices include chronic denials of medically necessary care, delayed payments, and administrative barriers that interfere with patient access and physician decision-making. These practices create inefficiencies and costs across the health care system while undermining timely high-quality care for New Yorkers.
- 5. Anthem's practices reap billions for their parent company.**
Elevance Health, Anthem's parent company, is the second largest for-profit insurer in the country with **more than \$175 billion in revenue and more than \$6 billion in profit in 2024**. These profits are fed by Anthem's repeatedly raising premiums for employers and members while underpaying providers who deliver care on the front lines.

Mount Sinai is a not-for-profit health system. Every dollar we receive is reinvested into patient care, medical education, research, and caring for all who need us, regardless of their ability to pay. We cannot — and will not — subsidize a for-profit insurer's margins at the expense of patient access and financial sustainability.

Continuity of Care

For patients undergoing treatment for certain health conditions, Anthem is required by state and federal regulation to provide continued in-network access to their Mount Sinai care team for a period of time after termination through continuity-of-care benefits. Mount Sinai is committed to helping our patients maintain access to medically necessary care and has made repeated efforts to work directly with Anthem to support continuity-of-care requests. **To date, we have been unable to confirm that Anthem has approved continuity-of-care coverage for any of our patients.**

Anthem's approach to continuity of care has created confusion, delays, and additional administrative hurdles for patients seeking to continue their care, even though they have told patients in written communications that they would provide this benefit. In response, Mount Sinai has begun reaching out directly to patients we believe may be eligible for continuity-of-care protections and is doing everything possible to support patients and coordinate their care.

Anthem controls the continuity-of-care review and approval process and has not enabled a direct or effective pathway for resolution. Determinations regarding eligibility and approval for continuity-of-care benefits are made solely by Anthem, and Mount Sinai physician practices do not have access to Anthem's internal systems or decision-making processes.

If a patient believes they qualify for continuity-of-care coverage and has been unable to get clear information or a response from Anthem, we encourage them to seek additional assistance as follows:

- **If their health coverage is employer-sponsored:** Call the New York State Department of Financial Services at **1-800-342-3736**, or **1-212-480-6400** if they live in **New York City**. Patients can also file a complaint through the New York State Department of Financial Services at dfs.ny.gov/complaint.
- **If their coverage is through a government-sponsored plan:** Call the New York State Department of Health at **1-800-206-8125** or email them at managedcarecomplaint@health.ny.gov.

Patient Resources

- A dedicated website: keepmountsinai.org
- Community information lines:
 - **For Anthem Commercial patients:** 833-912-3558
 - **For Anthem Medicaid, Child Health Plus, or Essential Plan patients:** 833-912-5604