

Don H.
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Here are some examples of my dissatisfaction with Anthem. There should be some sort of action afforded to the consumer purchasing health insurance through CoverMe if you are totally dissatisfied with your health insurance company. What is Anthem's or any other insurance companies incentive to provide good service if they know you are "locked in" for a full year, unless of course you have a "life altering event" as described in the CoverMe website?

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Medication / Insurance issues:

Feb 5th 2024

In italics below is me responding to Anthem during a chat session. I was told during a chat session with an Anthem representative that the medicine below would be \$25 if I went through Amazon pharmacy, turns out the \$25 cost only applies if I use Anthem's mail prescription service, otherwise it's \$38.44.

Response by me:

I was told the 3 - 1mL vials of xxxxxxxxxxxx would be \$25.00 through Amazon (see chat on Tuesday Jan 30th) why am I seeing a price of \$38.44? I also received a letter from Anthem stating that I've been granted pre-approval as well, why does Amazon state that they are awaiting approval?

Jan 11th 2024

In italics below is me responding to Anthem during a chat session.

Response by me:

How is it possible that I'm paying a premium of over a \$1000 a month, I had to wait over 2 weeks for a PA (Prior Authorization) from Anthem for an established medically necessary xxxxxxxx injection prescription? And at a cost of \$25 for 3 vials through Anthem and not reducing my deductible at all, yet I can join GoodRx and pay \$0 a month and pay only \$20.07 for 3 vials with no wait due to Anthem's PA requirement?

Feb 8th 2024

In italics below is me responding to Anthem during a chat session. They were trying to justify their representative's error and policies.

Response by me:

*No thanks, I will pay the Amazon prime price of \$30 and get what I need without the slow processing and scrutiny by Anthem via a "prior authorization" that I was subjected to.**Keep in mind I was told by a member of your team "Wendee" through a chat session on Jan 30th that the price of \$25 dollars for 3 - 1mL vials for 28 day supply through Amazon would be honored after I specifically asked her this, read the chat."Someday the American people will reject the notion that Insurance companies must be an element of our healthcare system. The realization will come that this for profit portion of our healthcare is a hindrance to the healing process."*

May 14th 2024

In italics below is me responding to Anthem during a chat session. Issue getting yet another prescription approved by Anthem.

Response by me:

I like the fact that I can go to Amazon pharmacy at a lower cost with a prescription, my DOCTOR, not a for profit insurance company agrees that I need. A recent Anthem denial for 5mg daily tadalafil is to help me with an enlarged prostate not specifically for xx. But the health insurance company's business model is always to deny coverage for profit. There's a reason I don't use your prescription services, they're too expensive and unjustly access controlled buy you and your profit driven policies. Someday the American people will reject the notion that Insurance companies need be an element of our healthcare system. The realization of the need for a national single payer plan will come when this cruel insurance for profit portion of our healthcare is seen as a hindrance to the healing process.

May 17th 2024

In italics below is me responding to Anthem during a chat session. Issue getting yet another prescription approved by Anthem. First paragraph is their denial for the required medicine and IF I appeal it and it is approved how much I'd have to pay without using their own prescription system then my chat reply.

Dear Donald Howard:Thank you for contacting Pharmacy Member Services. We strive to provide quality customer care to every one of our plan participants. We apologize for any inconvenience. According to our records, the Prior Authorization Request for Tadalafil 5mg Tablet was denied on 05/07/2024. If you believe this medication should be covered, you have the right to use the grievance and appeal process. Call Pharmacy Member Services at 1-833-201-9558 to start a grievance or appeal. If an appeal is approved, you will have to pay an estimated cost share of \$112.58 for a 90 day supply of Tadalafil Tab 5mg. The exact cost may vary from this quote.You have the right to fill your medication without your health insurance. Any time you purchase a medication without using your prescription benefit plan, you may be responsible for the full cost. The pharmacy can charge additional taxes and fees in addition to your plans contract price. Please remember that any additional fees or charges may not be eligible for reimbursement. Should you need additional assistance, please respond to this e-mail or you may contact Customer Service at 1-833-201-9558. We appreciate the opportunity

to serve all of your prescription benefit needs and to help you better manage your health. Regards, Your Member Services Team

Sent by: Your Message

Response by me:

May 17, 2024

Why would I go through all that hassle you describe in response to your medication denial, when all I need is my doctor's prescription and Amazon pharmacy. I can't wait until open enrollment this year to give my hard earned monthly premium to a different insurance company.

As you can see, through Amazon pharmacy I can choose buying options, one with my insurance and the other without. Paying \$1000 plus a month premium to Anthem and it is cheaper to buy this Medication WITHOUT insurance than with it. Affordable without insurance????

July 27th 2024

In italics below is me requesting Anthem provide me with a "bottom line" cost for tests my doctor wanted done during a chat session.

Response by me:

Please review the following tests and document what My Costs would be as my Endocrinologist Dr. xxxxxxxxxxxx would like to do a cortisol stimulation test at her Scarborough, Me office. Thank you. Cortisol labs-82533 X3, Cosyntropin medication-J0834, Adrenal insufficiency testing 80400 (ACTH stimulation test) ACTH lab-82024.

July 29th 2024

In italics below is me responding to Anthem during a chat session. In their response to the above question about the tests all they did was tell me the percentage of what they'd pay if I met my deductible of \$5,900 which I already know. What I wanted to know is when the doctor bills Anthem for these tests what is the max negotiated price that Anthem will pay for each test so I will know exactly what I'd have to pay because there's no chance of me meeting a deductible of \$5,900. I never received an answer, so I didn't get the tests done.

Response by me:

I know the doctor is in Network, here's the address: 175 US Rte. 1. Scarborough, ME 04074-9308 I guess you're not really getting my question. I know what you'll pay percentage wise if I meet my deductible but the problem is I will probably never meet the very steep deductible so what I'm asking is after you process the claim and you deduct what Anthem deems appropriate for the provider to charge, what will be my bottom line that I will owe Dr. xxxxx's office?

Below is an example of medicine affordability WITHOUT using my insurance. This is what receiving one wellness check-up during the year (which is mandated by the ACA not out of the goodness of Anthem's heart) and spending \$1000 plus a month gets you in the U.S.

Another issue that seems unfair is after looking at NH rates at [HealthCare.gov](https://www.healthcare.gov) using the same household income, people, etc. look at the cost differences between neighboring states. If I lived in NH I would be paying roughly \$5k less a year for the same coverage, insane!

It would be nice to get an answer as to why I'm paying \$450.12 more per month for essentially the same policy?