



Deductible Carryover for LGC HealthTrust July Renewals

Deductibles and coinsurance amounts associated with medical plans offered by LGC HealthTrust are accumulated on a calendar-year basis. Due to group number changes required as a part of the *Patient Protection and Affordable Care Act*, Anthem must manually transfer deductible and coinsurance amounts met between January 1, 2011 and June 30, 2011. For Risk Pool Groups that self-insure a deductible, there may be a delay in the processing of claims, as well as a retroactive adjustment once the manual process takes place.

Throughout the month of July, Anthem will be running reports to identify these amounts and applying the manual transfers. While we anticipate a smooth transition, we realize that most claims are processed electronically and some may be processed incorrectly during this timeframe. Your patience is appreciated, and affected claims will adjudicate appropriately as soon as the next update is applied. For Risk Pool Groups self-insuring a deductible, we suggest waiting until mid- or late-August to begin reimbursing employees for deductible amounts met; this will ensure that manual transfers are complete. In addition, you can always call LGC HealthTrust's Enrollee Services Department at 800.852.3358 to confirm amounts met prior to reimbursement.

Please counsel employees about this process so they are aware of the possible delay in claims processing. Employees should contact Anthem directly if they receive an *Explanation of Benefits* and believe that a deductible has been applied in error. Anthem can transfer the deductible manually at the time of the call, ensuring that future claims adjudicate properly.