

Anthem Chosen as Benchmark for Kentucky Health Insurance Companies

Anthem's comprehensive and flexible PPO has been declared the benchmark plan for insurers under federal health care reforms.

The Kentucky Department of Insurance has recommended Anthem's Preferred Provider Organization (PPO) plan as the 'benchmark' for Kentucky health insurance companies under federal health care reforms.

Anthem's PPO plan would represent the minimum level of benefits provided for individual and small group coverage under the Kentucky Health Benefit Exchange as well as for those offered outside the Exchange. Kentucky took steps to establish the Exchange in July 2012 and its online service, to help individuals and employers purchase Kentucky health insurance coverage, will start on January 1, 2014.

Covers ACA Essential Health Benefits

Kentucky Department of Insurance said "Anthem PPO is the largest small group plan currently offered in Kentucky and includes coverage for all state mandates and the 10 essential health benefits, or categories of care, specified by the federal government under the Patient Protection and Affordable Care Act. The benchmark plan sets the minimum level of benefits offered in the individual and small group markets beginning Jan. 1, 2014."

The Affordable Care Act seeks to ensure that Americans will have access to quality, affordable health insurance. For this, the ACA holds that health plans offered in the individual and small group markets offer certain "essential health benefits." These benefits include a comprehensive package of items and services that includes at least the following 10 categories: ambulatory patient services; emergency services; hospitalization; maternity and newborn care; mental health and substance use disorder services, including behavioral health treatment; prescription drugs; rehabilitative and habilitative services and devices; laboratory services; preventive and wellness services and chronic disease management; and pediatric services, including oral and vision care.

Cost-effective and Flexible Kentucky Health Insurance Coverage

According to Kentucky Insurance Commissioner Sharon Clark, Anthem's offering was the most cost-effective of 10 plans reviewed.

Anthem's Blue Access SM (PPO) is a comprehensive [Kentucky health insurance plan](#) with a network of some of the area's best physicians. Members also have the freedom to choose a non-network physician. This is a great advantage for members who may have to see a certain specialist to treat a rare condition for which care is not available in the plan's network.

Members receiving care from one of Anthem's network physicians, pay less out of pocket, with Anthem covering more. With a network physician, members can enjoy more effective health care coordination and potential cost savings. There are also fewer paperwork hassles with a network physician.

Purchase an Anthem Health Care Plan

Anthem is the largest provider in the state of Kentucky with an extensive website featuring a wide array of plans. If you want professional guidance to choose and enroll in the right [Kentucky health insurance](#) plan from this provider, contact a licensed and experienced health insurance broker. An established company would be able to offer all Anthem plans at the lowest possible rates.