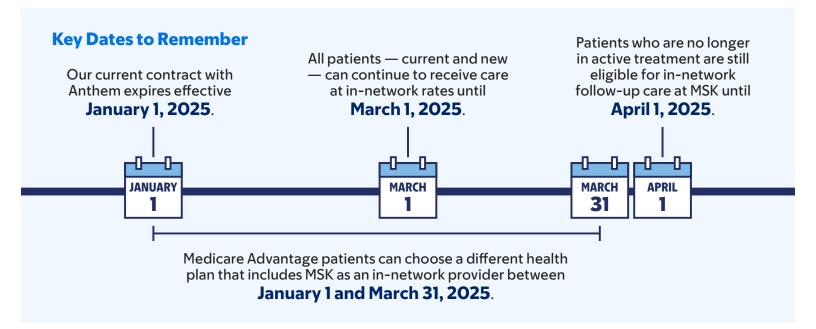
Important Information for Patients with Anthem Blue Cross Blue Shield Coverage

Memorial Sloan Kettering Cancer Center (MSK) is committed to keeping you updated on the status of our contract negotiations with Anthem Blue Cross Blue Shield. We understand you may have concerns about your access to care, and we want to assure you that our top priority remains your health and well-being.



Our Commitment to Your Care

We are dedicated to ensuring you can continue to receive the world-class cancer care you need, even if MSK is forced out of Anthem's network. Here are steps you can take in the coming weeks and months to ensure your access to MSK care:

- KEEP SCHEDULING APPOINTMENTS:
 - Patients should continue to schedule care at MSK. In-network coverage will remain in place until at least March 1, 2025, regardless of our contract status with Anthem.
- CONTINUITY OF CARE:

If you are in active treatment, you are eligible for Continuity of Care benefits that will extend your in-network coverage for ongoing treatment at MSK beyond March 1, 2025. Continuity of Care ensures that Anthem will continue to cover your planned

you are considered clinically stable. If you are an active patient, MSK will inform Anthem that you qualify for Continuity of Care — no action is required of you.

treatment until it has been fully administered and

- While this allows active patients continued access to in-network care at MSK, it does not mean we have a contractual agreement with Anthem that allows for longer-term in-network access to care.
- MEDICARE ADVANTAGE patients can change their health plan during their Open Enrollment period, which runs from January 1 to March 31, 2025.
 During this period, these patients can choose a different health plan that includes MSK as an innetwork provider. Patients interested in changing their health plan during Open Enrollment should visit the Medicare website or call 1-800-MEDICARE (1-800-633-4227).
 - Anthem Health Plus members who are not in an Anthem Health Plus Medicare Advantage plan (Dual Eligibles) are **not impacted** by the MSK Anthem contract termination and will have continued in-network access to MSK.



- PATIENTS WHO ARE NO LONGER IN ACTIVE TREATMENT are still eligible for in-network followup care at MSK until April 1, 2025. New York State and federal law require that health insurers offer a 90-day period for transitional care following a disruption in coverage.
- IF YOU HAVE QUESTIONS ABOUT YOUR CARE, CONTACT MSK DIRECTLY:

Our Patient Financial Services team is available at 646-227-3378 to answer any questions about costs or to assist with financial aid. You can also visit MSK.org/financial-assistance for more information.

NEW JERSEY IMPACT & BLUE CARD BENEFITS:
 Horizon BCBS members and BCBS members
 with "Blue Card" benefits, including those under
 Anthem/Empire, can still access care at MSK's
 New Jersey locations regardless of our contract
 status with Anthem in 2025. If MSK is forced out
 of Anthem's network, our Basking Ridge, Bergen,
 and Monmouth outpatient locations in New Jersey
 will continue to provide Blue Cross Blue Shield in network access to MSK's leading cancer care.

Stay Informed

Visit MSK.org/AnthemInfo for up-to-date information about the negotiations and resources to support you.

Thank you for entrusting us with your care. Please know that we are advocating tirelessly on your behalf to ensure continued access to MSK's life-saving cancer care.

Frequently Asked Questions

When will coverage end?

Our existing agreement with Anthem ends effective January 1, 2025. However, all current patients, regardless of their treatment status, will continue to receive care at in-network rates until March 1, 2025. Patients in active treatment will also qualify for Continuity of Care, which maintains their in-network access to MSK beyond March 1, 2025, for the duration of their required treatment.

Do negotiations with Anthem Blue Cross Blue Shield affect other Blue Cross Blue Shield plans (Empire, Horizon, or out-of-state Blue Cross Blue Shield plans)?

Yes. If Anthem allows our contract to expire, this impacts all services provided in New York for all Blue Cross Blue Shield plans under the Blue Card program, including Horizon BCBS and out-of-state BCBS plan members. Affected patients can still access care at MSK's New Jersey locations (Basking Ridge, Bergen, and Monmouth) for outpatient care in 2025 regardless of our status with Anthem.

What can I do to keep MSK in-network?



RECEIVE CONTINUITY OF CARE:

If you are in active treatment, you are eligible for Continuity of Care benefits that will extend your in-network coverage for ongoing treatment at MSK beyond March 1, 2025. Continuity of Care ensures that Anthem will continue to cover your planned treatment until it has been fully administered and you are considered clinically stable. If you are an active patient, MSK will inform Anthem that you qualify for Continuity of Care — no action is required of you.



CONTACT ANTHEM:

Call the number on the back of your insurance card and tell Anthem that you rely on care at MSK and that their position in these negotiations is unacceptable. Encourage them to negotiate in good faith, and request that they keep MSK as an in-network provider. It is important that Anthem hears this directly from members.



POST ON SOCIAL MEDIA:

Share your positive experience at MSK and urge Anthem to keep MSK as an in-network provider. Contact Anthem on X (formerly Twitter) at MANTHEMBLUECROSS or MANTHEMBLUECROSSBlueShield.



SPEAK WITH YOUR HR OR BENEFITS DEPARTMENT (IF APPLICABLE):

If your insurance is provided through your employer, speak with your human resources (HR) or benefits representative to ask that MSK remain in-network with Anthem. They can speak directly with their Anthem representative or broker contact to advocate that MSK remain in-network for employees. Note: For employees represented by a labor union or without direct access to an HR or benefits department, please consider one of the options above.