Anthem ER policy could deny 1 in 6 visits if universally adopted, JAMA study warns

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**Dive Brief:**

- Anthem Blue Cross Blue Shield's controversial policy that denies emergency coverage based on a patient's diagnosis after a visit to the ER, would affect as many as one in six (15.7%) ER visits if adopted universally by commercial insurers, according to a new study from JAMA Network.
- Anthem's policy is currently active in six states. In July, the American College of Emergency Physicians and the Medical Association of Georgia filed a federal lawsuit asserting that Anthem BCBS of Georgia is violating federal law requiring insurers to cover the costs of emergency care based on a patient's symptoms rather than their final diagnosis.
- "Our results demonstrate the inaccuracy of such a policy in identifying unnecessary emergency department visits," Shih-Chuan Chou, lead author of
"The JAMA study, wrote. "This policy could place many patients who reasonably seek emergency care at risk of coverage denial."

**Dive Insight:**

As healthcare costs rise, insurers continue to seek ways to stem payments for emergency care, which hit their pockets the hardest. Anthem's approach, taken in the summer of 2017, is to disincentivize what it deems to be unnecessary ER visits by denying coverage for patients with non-emergent ER discharge diagnoses.

Earlier this year, UnitedHealth Group began reviewing ER claims with the most serious conditions in an effort to reduce or deny claims with improper evaluation and management codes. While similar in that they both crack down on ER visits, Anthem's policy looks to move patients away from ERs and into less expensive urgent care centers and retail clinics, while UnitedHealth's policy change is about making sure hospitals are billing properly.

The backlash has been much harsher for Anthem. According to a report issued this past July by Sen. Claire McCaskill, D-Mo., Anthem denied roughly 12,200, or 5.8%, of all emergency room claims in Missouri, Kentucky and Georgia from July 2017 to Dec. 2017 through this policy. Missouri's hospital association was one of many health organizations to publicly oppose the policy.

In a statement to Healthcare Dive, Anthem defended its ER policy as a way to "ensure access to high quality, affordable healthcare" by encouraging consumers to receive care in "the most appropriate setting."

"If a consumer reasonably believes that he or she is experiencing an emergency medical condition, then they should always call 911 or go to the ED," the statement reads. "But for non-emergency health care needs, EDs are often a time-consuming place to receive care and in many instances 10 times higher in cost than urgent care."