

Inclusive Care

Program guide

Empathetic, equitable, and effective
healthcare for the LGBTQIA+ community



At least **20 million adults** in the U.S. identify as part of the LGBTQIA+ community.¹

Yet **18.4% avoid or postpone seeking healthcare** out of concern about being mistreated, harassed, or denied service outright.²

Health concerns faced by the LGBTQIA+ community include:

- Discomfort at wellness exams.
- Side effects of hormone treatments.
- Higher risk of various cancers and chronic conditions.
- Behavioral health issues related to:
 - Sexual orientation.
 - Gender identity.
 - Acceptance, bullying, and discrimination (as well as related social and financial hardships).
- Options for human immunodeficiency virus (HIV) and acquired immunodeficiency syndrome (AIDS) prevention drugs.

▶ **Anthem's Inclusive Care program** was created to connect members of the LGBTQIA+ community with doctors and specialists **familiar with and sensitive to** their needs. This tailored approach connects members to their Employee Assistance Program; offers behavioral health case management; provides digital resources; and, most importantly, **ensures that care is equitable.**

Anthem's Inclusive Care program

The Inclusive Care program focuses on health from all angles — addressing physical, behavioral, and social needs. No matter the individual, we advocate for high-level care in order to reduce risk and health disparities and to increase engagement within the healthcare system.

Our concierge-level team is committed to assisting employees in finding:



Physical and behavioral health services and support for their individual needs.



Specialty care, including hormone therapy, HIV, AIDS, and sexually transmitted infection (STI) treatments.



Educational resources and tools for LGBTQIA+ individuals and their family members.



Guidance and support through gender affirmation surgery.



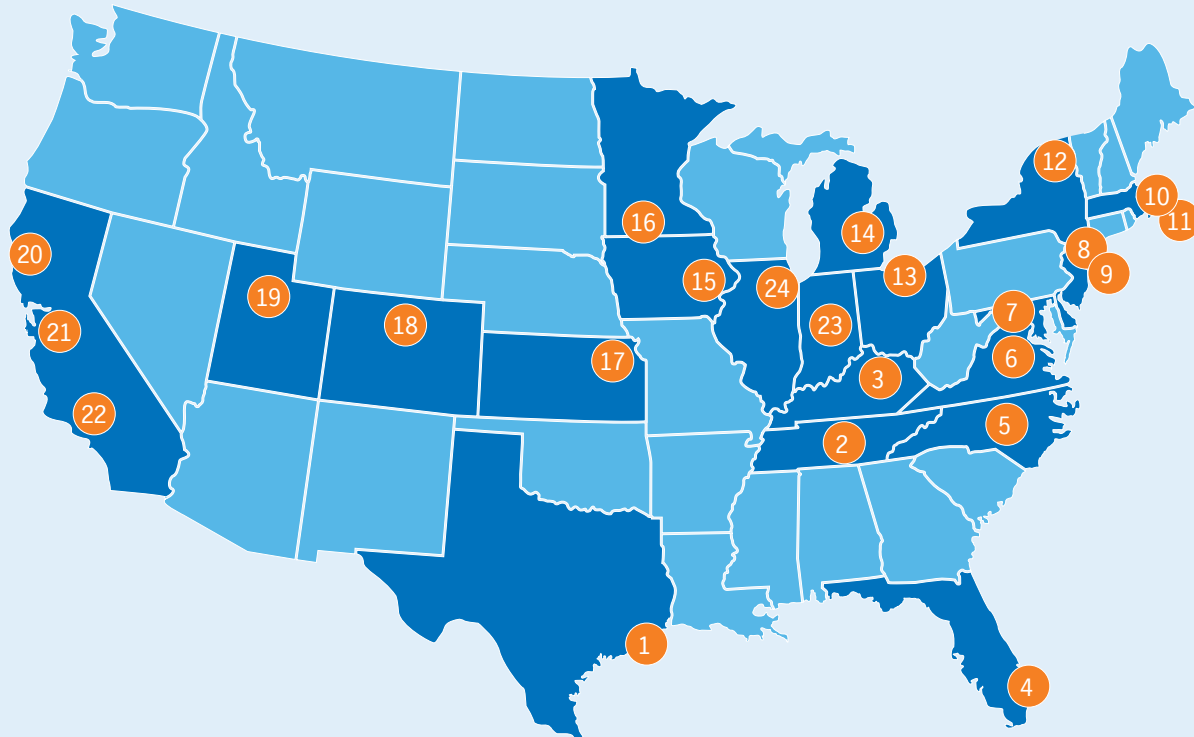
Inclusive Care brings **peace of mind** through the program's expert guidance and premier treatment.

Surgery at a center recognized for gender health

Our partnerships with these centers for gender health give employees and their covered family members the information, support, expertise, and confidence to make the best decisions for their individual case.

Anthem's Inclusive Care team ensures eligibility and makes recommendations for a center of gender health whose expertise best addresses the individual's needs.³ If travel has been chosen as an option, travel benefits are available if the gender health location is outside the member's geographic location.⁴

Partnered locations for gender affirmation surgery³



- | | | |
|--|---------------------------------------|---|
| 1 University of Texas Health – Houston | 10 Boston Children's Hospital | 19 University of Utah |
| 2 Vanderbilt University | 11 Boston Medical Center | 20 UCSF |
| 3 University of Kentucky | 12 SUNY Upstate – Syracuse | 21 Stanford Health |
| 4 University of Miami | 13 Cleveland Clinic | 22 UCLA |
| 5 University of North Carolina | 14 University of Michigan | 23 IU Health, Riley Children's Health, and Eskenazi |
| 6 University of Virginia | 15 University of Iowa | 24 Rush University |
| 7 Johns Hopkins | 16 Mayo Clinic – Minnesota | |
| 8 NYU Langone | 17 University of Kansas Health System | |
| 9 Mount Sinai | 18 University of Colorado | |

Inclusive Care gender affirmation surgery support

Gender affirmation surgery can be a complex and multistage journey. The Inclusive Care program can help.



Advocacy and guidance:

- A registered nurse who can answer questions, address concerns, and refer the member to in-network specialists and community resources.
- Behavioral health support, including steerage to counseling services, helpful websites, and informational materials.
- Virtual visits with doctors and therapists.
- Appropriate treatments through our partnering centers for gender health.

Virtual Second Opinion

Anthem's Virtual Second Opinion program enables employees or covered family members to receive a second opinion from an expert regarding hormone therapy or gender affirmation surgery.

The Virtual Second Opinion process begins with a thorough review of the employee's care plan by board-certified specialists and the Anthem Inclusive Care team. Individuals then have the opportunity to discuss their concerns, receive a full explanation of surgical options available to them, and secure access to the right treatment path.⁵

Concierge travel service, if chosen as an option

Our medical travel partner removes the burden of arranging travel to and from one of our partnered centers for gender health.^{3,4} Upon approval by the employer, our travel partner will help arrange airfare and hotel accommodations for the member and one travel companion, as needed.

When employees travel to one of our partnered centers for gender health, major medical expenses are covered with a few exceptions.

Covered travel expenses

Economy-class travel and accommodations for the employee and one travel companion, up to your company's selected cost limit.

Employee responsibility

- For employees with an HSA plan, travel benefits will be covered at 100% once the deductible is met.
- Personal expenses such as meals, internet access, telephone bills, entertainment, valet parking, or laundry services.
- Travel upgrades, including air ambulance travel.

IRS guidelines on medical travel

The IRS considers some travel expenses covered by this program to be taxable income. When taxable expenses arise, our travel partner will send the information needed for tax reporting purposes to you, the employer.

Nontaxable	Taxable
Patient and companion transportation, including one checked bag, car service, and gas.	Lodging (outside a medical facility) costs over \$50/night, or if traveling with a companion, over \$100/night. ⁶
Lodging (outside a medical facility) up to \$50/night, or if traveling with a companion, up to \$100/night. ⁶	



► Through our Inclusive Care program, Anthem is transforming LGBTQIA+ healthcare to be more **compassionate, more inclusive, more specialized, and more focused** on whole-person health.



1 Human Rights Campaign: *We Are Here: LGBTQ+ Adult Population in United States Reaches At Least 20 Million, According to Human Rights Campaign Foundation Report* (December 2021): [hrc.org](https://www.hrc.org).

2 Center for American Progress: *Discrimination Prevents LGBTQ People From Accessing Health Care* (accessed March 2022): [americanprogress.org](https://www.americanprogress.org).

3 Check your *Summary of Benefits* to make sure the listed locations for gender health are in your plan's network.

4 Our concierge travel service is only available when the treatment has been preapproved by Anthem and is at one of the listed centers for gender health we are partnered with.

5 Virtual Second Opinion is an educational, not a medical, consultation. Doctor-patient relationships are not created through this process.

6 If the patient and the companion share a hotel room, everything will be categorized under the patient for tax purposes.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by Compcare Health Services Insurance Corporation (Compcare) or Wisconsin Collaborative Insurance Corporation (WCIC). Compcare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.