

Important 2025 Small Group ACA Network Changes

Changes specific to small group ACA plans for 2025:

Upon renewal, all existing Pathway CT PPO plans will no longer include national BlueCard access.

- **All small group ACA plans** will now include our Pathway CT PPO network; the same network you are used to when accessing care in the state of Connecticut. These plans will also cover Urgent & Emergent care outside of CT.
NOTE: All other out of state non-urgent & emergent services will be considered out of network for Pathway CT PPO plans.
- **NEW!!** Should you access care for any non-urgent & emergent services outside the state of Connecticut, our **Century Preferred PPO** plans for small groups will include Full BlueCard National Access ; tapping into the PPO networks in every Blue Cross & Blue Shield state across the country. These plans also include our largest network of providers when accessing care in the state of Connecticut.

What happens at renewals or time of sale?

On renewals, small group plans will by default renew into the Limited BlueCard network (aka Pathway 2025), OR you can choose to move to the new Century Preferred PPO that includes the National BlueCard PPO Network.

NOTE: There are no restrictions on mix and match! You can elect to offer the Pathway CT PPO plans alongside the Century Preferred PPO plans.

As always, you will need to send the Certification Statement annually. If changing plans, we simply require a signed quote/proposal indicating benefit plan selection to accompany the Certification Statement.

On new business, small groups will have the choice of either or both networks at time of sale, again with no restrictions on mix and match.

Please contact your broker or Anthem Sales representative with any questions or concerns.