



December 2025

Dear Patient,

We are writing today to remind you about an upcoming change that may impact your access to Mount Sinai Health System services.

We understand that your employer, Con Edison, is planning to transition its health insurance plan to Anthem Blue Cross Blue Shield (formerly Empire) in 2026. Earlier this month, we told you we have been working with Anthem to reach an agreement that would preserve your in-network access to the Mount Sinai physicians and services you rely on. We know this situation is frustrating and disruptive. **Unfortunately, Anthem has been unwilling to come to a market-competitive agreement that prioritizes patient access and alleviates administrative burdens.** As a result, our contract with Anthem will expire.

**Effective Thursday, January 1, all 9,000 Mount Sinai physicians will no longer be in Anthem's network. If no agreement is reached, Mount Sinai hospitals and facilities will also be out of network with your insurance beginning Sunday, March 1.**

### What You Can Do

If you have an appointment scheduled on or after Thursday, January 1, your appointment may cost more because Mount Sinai physicians will be out of network with Anthem. Because of Anthem's stated billing policies for out-of-network care, payment will be expected at the time of service. You may still choose to keep your appointment. Your options include:

- Switching to a plan that Mount Sinai will participate with in 2026;
- Using your out-of-network benefits, if your plan includes them; or
- Choosing to self-pay at the out-of-network rate.

To view a list of plans Mount Sinai will participate with in 2026, go to [KeepMountSinai.org](https://KeepMountSinai.org). If you're unsure what your plan covers or what your out-of-network costs may be, please contact Anthem directly at the number on the back of your insurance card.

### Transition of Care

If you are currently receiving care from certain Mount Sinai-affiliated specialty providers or using specific specialty services, Anthem may continue to cover your care at in-network rates for a period of time through transition-of-care benefits.

Determinations regarding eligibility and approval for transition of care are ultimately up to Anthem, subject to applicable laws. Unfortunately, Mount Sinai physician practices do not have access to or influence over these determinations and cannot provide additional information about individual cases. **We have been trying to work with Anthem to make the transition-of-care process as simple as possible for our patients, but so far, they have not been willing to partner with us on this.**

If you believe you may be eligible for transition of care, please contact Anthem directly at the number on the back of your insurance card. If you have been unable to get a response from Anthem about transition-of-care coverage, please contact the New York State Department of Financial Services at **1-800-342-3736**, or if you live in New York City, please call **1-212-480-6400**. You can also file a complaint through the New York State Department of Financial



**Services at [dfs.ny.gov/complaint](https://dfs.ny.gov/complaint)** and let them know you need help getting a response from Anthem.

### **Stay Informed**

Visit our website at [KeepMountSinai.org](https://KeepMountSinai.org) to stay up to date and view answers to frequently asked questions. If you have additional questions or need assistance, please call our community information line at **833-912-3558**. We know how important it is for you to be able to access the health care services you trust, and there's nothing more important to us than your care.

We remain committed to working toward a solution and will keep you informed if anything changes.

Para leer esta carta en español, visite nuestro sitio web en [KeepMountSinai.org/patient-letters](https://KeepMountSinai.org/patient-letters)

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