

November 2025

Dear patient,

We are writing today with an important update about an upcoming change that may impact your ability to get health care at Mount Sinai Health System.

Our records indicate that you receive your health insurance through an Anthem Blue Cross Blue Shield (formerly known as Empire) plan purchased on the New York State of Health Individual Marketplace.

In a previous letter, we said that Mount Sinai and Anthem were working on a new agreement before our contract expires. Despite our best efforts to come to an agreement with Anthem, we will cease negotiations on Anthem New York State of Health Individual Marketplace plans. **This means that effective Thursday, January 1, Mount Sinai will no longer be in network with Anthem plans purchased through the Marketplace.**

Mount Sinai physicians will stop accepting your insurance beginning Thursday, January 1, while Mount Sinai hospitals and facilities will stop accepting your insurance beginning Sunday, March 1.

What You Need to Know

- Mount Sinai will remain in network with your plan until at least Wednesday,
 December 31, but we encourage you to start exploring your coverage options for 2026 today.
- **Emergency care is always covered**, no matter our contract status with Anthem. Your insurance company is required by law to cover emergencies at in-network rates.

What You Can Do Today

Should you wish to continue to have access to Mount Sinai physicians and services, you can change to a health plan Mount Sinai participates with during the Marketplace Open Enrollment period, which began Saturday, November 1, and continues through Thursday, January 15. This period gives you the opportunity to enroll in a plan that best suits your needs. Visit NY State of Health at nystateofhealth.ny.gov or call 855-355-5777 (TTY: 800-662-1220) for more information. For assistance in finding a new plan, you can call Community Health Advocates at 888-614-5400 and ask to meet with a Navigator.

To view a list of insurance plans Mount Sinai will participate with in 2026, please visit ChooseMountSinai.org. If you have any questions or need assistance, you may also call our community information line at 833-912-5604.

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 continuity-of-care benefits.

Determinations regarding eligibility and approval for continuity of care are ultimately up to Anthem. Unfortunately, Mount Sinai physician practices do not have access to or influence over these determinations and cannot provide additional information about individual cases.

If you believe you may be eligible for continuity of care, please contact Anthem directly at the number on the back of your insurance card.

We know how important it is for you to be able to access the health care services you trust, and nothing is more important to us than your care. We will keep you informed as this process continues.