



October 20, 2025

**Dear ICP Clients,**

As we approach open enrollment season for many, we want to share information that could impact your health insurance coverage for mental health services in 2026. Our goal is to ensure that you are fully informed when reviewing benefit options through your employer, Medicaid/HIP, or the marketplace.

**What's Happening**

Anthem BCBS has recently shifted management of many of its behavioral health benefits to Carelon, a subsidiary of their parent company, Elevance. This change is sometimes referred to as a “carve-out,” where mental health coverage is handled separately from other medical services.

**How This Affects You**

- ❖ At this time, we remain in network with Anthem commercial plans and Anthem Medicaid/HIP.
- ❖ We **will not contract** with Carelon due to their significantly lower reimbursement rates (a 44% reduction) and restrictions that would make it difficult to sustain services at the quality you deserve.
- ❖ One of these restrictions is that Carelon’s contracts do not allow billing for many of our providers who are being supervised. These therapists are fully qualified to provide therapy under supervision and are essential to meeting mental health needs by helping reduce wait times for services.
- ❖ If your employer chooses a Carelon plan for 2026, our services will be considered out-of-network under that plan. ***If Anthem transfers Medicaid and HIP to Carelon, ICP can no longer serve you. See our website for instructions on how to change Medicaid/HIP plans at [www.IndyCounselingProfessionals.com](http://www.IndyCounselingProfessionals.com)***

**What You Can Do**

- ❖ When selecting insurance during open enrollment, ask whether mental health benefits will be managed by Anthem or Carelon. If Anthem HIP, please consider switching plans.
- ❖ If given the option, consider advocating with your HR department or benefits coordinator to keep your behavioral health benefits under an Anthem plan.
- ❖ If you find yourself moved to a Carelon plan in 2026, we can discuss options such as self-pay or out-of-network reimbursement.

We will continue to monitor this situation closely and keep you updated as more information becomes available. Please know that we are committed to supporting you and ensuring you maintain access to care. Thank you for trusting us with your journey.

Warm Regards,

**Julie Timke and the ICP Team**

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