

Pollock Cohen and Walden Macht File Class Action Against Anthem Health Plans, Carelon and Parent-Company Elevance

NEW YORK, July 15, 2025 – [Pollock Cohen LLP](#), along with co-counsels [Walden Macht Haran & Williams LLP](#), and Izard, Kindall & Raabe LLP have filed a class action lawsuit in Connecticut state court against Anthem Health Plans, Carelon and their parent company, Elevance.

The lawsuit alleges that the defendants engaged in deceptive and fraudulent business practices by denying coverage for mandated medical services and intentionally publishing an inaccurate directory of supposedly in-network doctors, therapists and other medical providers. The class potentially includes hundreds of thousands of Connecticut residents and thousands of small businesses.

The suit also focuses on the harm caused by the insurance companies’ “ghost network” – otherwise known as its directory of purportedly available, in-network providers who, in reality, don’t exist or don’t accept the defendants’ health insurance – and business practices that make it very difficult and expensive to access mental healthcare. In the complaint, the plaintiffs detail their heartbreaking stories about spending countless hours trying to find available, in-network doctors. The plaintiffs also share their experiences paying for out-of-network providers and then trying to get reimbursed properly by their insurer for these mounting and debilitating expenses. They are stories of anguish and frustration.

According to the filing, the defendants continuously publish an inaccurate provider directory where more than 70 percent of the doctors listed are not in-network, do not exist, do not have the qualifications described in the directory and/or not located at the listed address. The defendants further misled, defrauded and harmed their customers by denying covered services; failing to apply members’ out-of-pocket expenditures to deductibles properly; and failing to reimburse members’ reasonable or consistent amounts when they use out-of-network providers.

One of the named plaintiffs has a two-year-old child who was diagnosed with autism and requires multiple therapy sessions every month. Although the family pays more than \$2,000 every month for health insurance from Anthem — which falsely advertised a robust network of medical providers — the insurance company has no in-network providers qualified or available to treat the child. As a result, the family pays an additional \$5,000 to \$7,000 every month for out-of-network doctors and therapists to care for their child. To add insult to injury, the insurance company has repeatedly failed

to properly reimburse the family for these out-of-pocket, out-of-network expenses or rarely credits the family's mandatory deductible for the correct amount.

Another named plaintiff is a therapist who needed her own mental healthcare. After contacting more than a dozen therapists that Anthem claimed accepted her insurance and would cover her care, none of them were actually qualified or available. She ultimately found care with an out-of-network doctor, and pays hundreds of dollars every month for treatment out of pocket.

"It is a problem that thousands of families similarly experience every month," said [Steve Cohen](#) of Pollock Cohen, one of the lead attorneys representing the plaintiffs.

"Inaccurate provider directories lead to delays in care. And for those who turn to out-of-network options, the financial burden can be overwhelming. For those people who cannot afford to pay for out-of-network doctors, the pain can be excruciating. It's unacceptable that people are denied both the support they were promised and the care they need."

"By misrepresenting the size and availability of its provider network, the defendants have breached their contractual, statutory, and common law duties—as well as their moral responsibility—to vulnerable individuals in need of medical care," said [Jacob Gardener](#), a partner at Walden Macht Haran & Williams and co-counsel for the plaintiffs. "Individuals relied on the defendants' false assurances and, as a result, suffered significant financial, emotional, and psychological harm."

The complaint was filed in state court in Connecticut. Click [here](#) for the complaint.

This is the third ghost network lawsuit filed by [Pollock Cohen](#) and [Walden Macht](#). In 2025, the firms filed a class action lawsuit on behalf of more than 1 million patients against Caelon Behavioral Health. Caelon provides the mental health benefits to the 1.2 million New York state and municipal employees who choose the Empire Plan under the New York State Health Insurance Program (NYSHIP). In 2024, the firms filed a class action lawsuit against Anthem Blue Cross and Blue Shield on behalf of nearly 150,000 federal employees in New York State. Both Anthem and Caelon are subsidiaries of the same parent company: Elevance Health of Indiana. The previous two class actions were filed in New York. Click [here](#) for more information.