

Frequently Asked Questions—Coronavirus (COVID-19)

Updated 3.17.2020

Target Audience: Employer Groups

Q: What changes are being made to benefit plan designs to ensure members get the care they need during the COVID-19 public health crisis?

A: CareFirst is waiving member cost share (copays, coinsurance and deductibles*,) for the following services that are performed both in-network or out-of-network:**

- Medically necessary diagnostic tests at approved locations in accordance with CDC guidance related to COVID-19.
- Any visit to diagnose or test for COVID-19 regardless of the care setting - doctor's office, urgent care, ER, etc.
- Medically necessary treatment for members who have been diagnosed with, or are strongly suspected of having, COVID-19.
- In response to CDC and public health officials' strong recommendation to practice social distancing , encouraging the use of telemedicine, telephonic consultations, and virtual sites of care such as [CareFirst Video Visit](#)
- Copays, coinsurance, and deductibles will be waived for the duration of this public health emergency for the following:
 - Testing related to COVID-19
 - Office Visits related to COVID-19
 - Treatment of COVID-19
 - CareFirst Video Visits – for any purpose including behavioral health, lactation support, nutrition counselling and urgent care services
 - Telephone Calls with providers – for clinical staff of primary care, general practice, internal medicine, pediatrics, OBGYN and associated nurse practitioners

Additionally, CareFirst has eliminated prior authorization requirements for diagnostic tests and covered services that are medically necessary and consistent with CDC guidance for members diagnosed with COVID-19.

If pharmacy benefits are administered through CareFirst, early medication refill limits have been eliminated on 30-day maintenance medications (consistent with a member's benefit plan) and members are encouraged to use their 90-day mail order benefit. Member cost sharing will apply as normal. CareFirst will also ensure formulary flexibility if there are shortages or access issues. Members will not be liable for additional charges that stem from obtaining a non-preferred medication if the preferred medication is not available due to shortage or access issues.

** CareFirst will follow IRS guidance for members who are enrolled in high-deductible health plans.*

***CareFirst will process and pay medically necessary and appropriate out-of-network claims at the in-network level. The member will be responsible for the difference between the CareFirst allowed amount and the out-of-network provider's billed charge.*

Q: When are the changes to the member cost share effective and how long will these changes be in effect?

A: Changes are effective retroactively for dates of service (for testing, site of service visit, and treatment) on and after February 4, 2020 and will be in effect for the duration of the public health crisis. For telemedicine and CareFirst Video Visit, waiving of member cost share will be effective March 16th and in effect for the duration of the public health crisis

Q: I am a self-funded employer, what is the projected cost to my Plan if I follow the steps CareFirst is taking for their fully insured commercial customers?

A: Due to the rapidly evolving nature of the coronavirus public health event, the cost impact for a self-insured employer to fully cover these services are uncertain. However, general guidance and ranges are estimated below and subject to change:

- Diagnostic Testing: The allowed amount set by CMS for the COVID-19 test is \$51.33. Tests will only be conducted in accordance with CDC guidelines and by the direction of a physician who orders the test.
- Telephone consult will be added as a covered benefit with an allowed of \$20 and no member cost share
- The below outlines the allowed amount for CareFirst Video Visits by type of service:
 - Urgent Care - \$49
 - Therapist - \$80 (Master's level), \$95 (Doctorate level)
 - Psychiatrist - \$175 (initial visit), \$90 (follow up visit)
 - Registered Dietician - \$60
 - Lactation Consultant - \$110 (initial visit), \$60 (follow up visit)
- Treatment: Treatment for COVID-19 will follow the plan design in place for your employees today.
- The only additional cost to you would be the member's share of deductible, copay or coinsurance for the services listed above.

For the Latest Information

- Because this situation continues to evolve, CareFirst encourages people to stay informed by visiting the [CDC](#) website.
- If individuals have travel plans, be sure to check out the [CDC's travel advisories](#), including the recently released [CDC travel guidance](#) for older Americans, people with underlying health concerns and all travelers planning cruise ship travel.

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