

For brokers and producers only

Date: March 9, 2020

Market: **All Group and Individual**

## Coronavirus (COVID-19) Information and Benefit Updates

CareFirst BlueCross BlueShield (CareFirst) is committed to the health and safety of our members during the current coronavirus outbreak. Effective March 6, 2020, CareFirst has made the following important benefit updates to remove cost and other barriers to ensure our members have access to necessary care.

### For our members:

- **CareFirst will cover medically necessary diagnostic tests that are consistent with CDC guidance related to COVID-19 without member cost share.** CareFirst will cover, with no cost share\* to the member, the appropriate medically necessary diagnostic testing for COVID-19, where it is not covered as part of the Public Health Service response, and ensure patient testing and any subsequently needed care are done in close coordination with federal, state and public health authorities.
- **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.** Additionally, members can call the customer service phone number on the back of their member ID card for help with questions related to medical services.
- **CareFirst is waiving early medication refill limits on 30-day maintenance medications (consistent with a member's benefit plan) and encouraging members to use their 90-day mail order benefit.** Member cost sharing will apply as normal. We 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.

*Unless an ASO has opted out of these changes, they will apply to ASO business.*

### CareFirst members have options to receive care outside a provider's office

Anyone with symptoms should first call their PCP to discuss their symptoms and treatment options. Members also have two options to receive care outside a provider's office - 24-Hour Nurse Advice Line and CareFirst Video Visit.

- **24-Hour Nurse Advice Line** – Members can call 800-535-9700 anytime to speak with a registered nurse to discuss their symptoms and get recommendations for the most appropriate care.
- **CareFirst Video Visit** – Members can also register for [CareFirst Video Visit](#) to securely connect with a doctor, day or night, through their smartphone, tablet or computer. No appointment is necessary, and members can register in advance to save time in the event they want to use this service.

### **Options for members to refill prescriptions if they are quarantined or do not want to leave home**

Members should call the pharmacy where they filled the prescription and ask if they offer delivery – many do. If the member wishes to switch to our mail order service, they can do so by:

- Going online - Go to [My Account](#), click on *My Coverage*, select *Drug and Pharmacy Resources*, click on *Order and Refill Prescriptions* and select *Order Prescriptions* to set up an account; or
- Calling the toll-free number on the back of their member ID card.

Mail order processing for a new prescription can take up to 5 days plus 1 to 2 days for a refill with the mail order service. Regular delivery takes up to 5 days – 2-day and next-day delivery is also available for an additional charge.

The [Centers for Disease Control and Prevention \(CDC\) website](#) is the best resource for information on preventing and treating the coronavirus. We will also be updating our [website](#) as new information is made available.

The health and well-being of our members, associates and communities are our highest priority. CareFirst has robust plans in place to ensure we are here to support our members and customers.

### **For more information**

If you have any questions, please contact your broker sales representative.

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

