

Provider News & Updates

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A Message from Our CEO

To All CareFirst BlueCross BlueShield Constituents,

In both our personal and professional lives, each of us is increasingly feeling the effects and day-to-day disruptions caused by the novel coronavirus (COVID-19). In the course of just one week, the World Health Organization (WHO) declared a pandemic, the United States declared a state of emergency and many state and local governments instituted enhanced community measures. These are substantial actions in response to what we can all agree are troubling and unfamiliar circumstances.

At this critical time, we are working tirelessly to support public health and ensure that our members, employees and community stakeholders have access to the care and resources they need. We continue to closely monitor and assess all available information and are actively coordinating with state and local health resources to support readiness and response. We are taking appropriate precautions to protect our staff, ensure business continuity and act quickly and decisively in response to emerging community health needs.

As a not-for-profit healthcare company, CareFirst will continue to be there for people through both good and challenging times, continuing to fulfill our important role in the community and working to minimize disruption through this pandemic. We have rapidly stress tested and expanded our remote work strategy. As of late last week, we began instructing all eligible employees and contractors to work remotely and will be operating with more than 85% of our workforce virtual for as long as necessary. For personnel whose roles are essential to be in a CareFirst office, we are practicing social distancing and rotating on-site scheduling. Any employee asked to self-quarantine or self-monitor will be paid. All CareFirst offices will operate with limited external access and undergo enhanced daily cleaning.

The COVID-19 outbreak is a serious public health threat. It is essential we all contribute to slowing the rate and reducing the number of infections to best safeguard our communities and preserve the available capacity of our healthcare resources. To do so, we must work together to remove barriers that could potentially interfere with people getting the care they need – including financial barriers. To date, CareFirst has taken the following actions on behalf of our providers and fully insured members to support this broad community health effort:

- **Eliminated prior authorization requirements** for medically necessary diagnostic tests and covered services related to COVID-19 diagnosis.
- **Waived early medication refill limits** on 30-day maintenance medications.
- **Worked with our pharmacy partners** to provide free delivery of medications and assist with mailing prescriptions.
- **Waived cost sharing** (copays, coinsurance and deductibles) for in-network or out-of-network visits to a provider's office, lab fees or treatments related to COVID-19. Though CareFirst is waiving out-of-pocket costs, members may experience balance billing from out-of-network providers.

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- **Encouraged the use of 24/7 nurse phone line** to virtually access clinical resources trained in the latest screening and testing referral protocols, at no cost to our members.
- **Encouraged the use of telemedicine and virtual sites of care** such as [CareFirst Video Visit](#).
 - For telemedicine accessed through a CareFirst Video Visit, copays, coinsurance, and deductibles will be waived for the duration of this public health emergency—including behavioral health, lactation support, nutrition counseling and urgent care services.
 - For other provider sponsored telemedicine, CareFirst will continue to pay providers for those services, but members may be subject to copays, coinsurance or deductibles.
 - For clinician staff of primary care, general practice, internal medicine, pediatrics, OBGYN and associated nurse practitioners, CareFirst will pay for telephone-only consultations during this public health emergency, with no member out-of-pocket cost.
- **Rapidly expanded the scope of our contracted lab partners** to support access to testing as it becomes available.
- **Utilized CareFirst’s public website to inform you** with active updates for prevention and safety, member benefits and resources, employer resources, broker and partner resources, resources for healthcare providers and additional [informational content](#).

We are also partnering closely with our self-insured customers to implement similar measures.

For those in our Maryland communities who are uninsured, CareFirst has worked with the Maryland Health Benefit Exchange to **allow for a special enrollment period for individuals to sign up for health insurance coverage**. The special enrollment period starts March 16 and will run through April 15, with coverage effective April 1.

Our leadership team and experts around the company are organized and remain focused on this pandemic as our top priority. We are committed to understanding and responding to any new developments, anticipating needs and instituting proactive measures. Any and all resources and assistance CareFirst can lend to prevention, containment and treatment efforts will be brought to bear.

Like many leaders in business and government, I have been confronted with decisions this past week about how best to continue to operate our business and fulfill our not-for-profit mission during this health emergency. The personal actions we take as leaders are equally important. I encourage my team to set an appropriate example for all employees and the many communities we serve. No one should hesitate to take care of their personal health. Consistent with our core values, CareFirst will manage through this as **One Company, One Team**, which includes picking up where others leave off when it comes time for them to focus on personal health over professional responsibilities.

On a more personal note, in my own family, we are taking reasonable precautions and have made decisions to appropriately adjust our lives. We have substantially limited our personal interactions and the personal interactions of our kids, closely following the guidance of federal, state and local officials to limit public movement and avoid all public gatherings, washing our hands frequently and trying to stay responsibly informed as this situation rapidly evolves. I’ve encouraged friends and family to take similar precautions and to follow credible updates through our local health departments and the [CDC website](#).

We are also encouraging friends, family and colleagues to keep in mind that, even if they feel healthy and confident, making reasonable and appropriate adjustments to their personal and professional habits can and will protect others in our community. These actions will also help to ensure that hospitals and doctors can maintain the critical capacity we need to effectively care for those who are at risk and sick. As a company and

as a family, we're trying to do our part, to stay informed and to remain thoughtfully engaged as individuals and as members of a community. I strongly encourage everyone to do the same.

Circumstances surrounding this public health threat will continue to evolve. To remain up to date on the actions CareFirst is taking to support our community throughout this period, please continue to visit [CareFirst](#).

Best,

Brian D.
President & CEO
CareFirst BlueCross BlueShield