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March 30, 2020

Mr. Gene Ransom
CEO, MedChi
1211 Cathedral Street
Baltimore, MD 21201-5516

Gene,

Thank you for your letter dated March 30 regarding additional assistance to the physician community. As this health crisis progresses, CareFirst continues to work to ensure we are doing all we can to rapidly address the complexities and urgent challenges our communities face as a result of COVID-19.

Like you, we are actively assessing the developing needs of our physician and hospital partners across the region with a priority on surge readiness as well as maintaining critical healthcare access and capacity for urgent patient needs. My team is carefully reviewing your request and will be in touch soon to discuss how we might continue to partner to best support the numerous challenges the physician community is facing.

Consistent with our commitment to partner, I want to be sure you are aware of the significant actions we have already taken to help physicians, hospitals, other health professionals, individuals, employers and the community at large.

We have rapidly implemented a number of changes to support the health care delivery system and our members during this crisis, including:

- **Covering testing, visits relating to testing, and treatment of COVID-19 at zero cost share** for our fully-insured members – that is, without copays, coinsurance, or deductibles. This cost sharing is waived for all of our premium paying fully-insured business, and we have worked closely with our large block of self-insured plan sponsors to encourage waiving of cost sharing for those members as well.
- **No prior authorizations for tests or treatments that are medically necessary and consistent with CDC guidance for members diagnosed with COVID-19.**
- **Expanded the scope of our contracted lab partners to support access to COVID-19 testing.**

- **Enhanced coverage of virtual visits to ensure members and providers continue to have access during this challenging time.**
 - Zero cost share access for all telehealth visits to in-network providers for medically appropriate services. Physicians and other health care professionals who conduct video visits are reimbursed at the same level as an in-network visit for these telehealth visits.
 - Zero cost share access to CareFirst Video Visit.
 - For members and providers who do not have access to telehealth capabilities, we are temporarily reimbursing for telephonic consultations provided by physicians and nurse practitioners for primary, OB/GYN, family practice, and pediatrics.
 - Temporarily reimbursing behavioral health providers for phone calls if these providers do not have telehealth capabilities.

- **Waived early medication refill limits on 30-day prescription maintenance medications** and have worked with our pharmacy partners to provide free delivery of medications and assist with mailing prescriptions.

- **Adjusted several utilization management policies and practices to reduce administrative burdens on the healthcare system** and have relaxed our authorization requirements for hospital admissions, surgeries, and hospital transports. In addition, we are honoring prior authorizations for elective surgeries for a period of up to 12 months, contingent on member eligibility.

- **Built a web resource for physicians and other health care providers who may have questions** about any of these policies, which can be accessed at <https://individual.carefirst.com/individuals-families/about-us/coronavirus-healthcare-providers.page>.

- **To extend the reach of our provider community, we are contacting CareFirst's most vulnerable and at-risk members to better prepare them to navigate the COVID-19 pandemic.** Members have been identified based on their clinical conditions, demographics, age, core target status, social vulnerability index score, and several other factors, across all lines of business, geographies, and PCMH attribution status. We identified 161,594 members living in all 50 states with demonstrated health risks high enough to place them on the CareFirst outreach list. To date, our nurses have conducted 15,000 outbound calls with a 40% reach rate. Support, education, assistance with community resources and securing appropriate supplies of medications have been key priorities. These efforts are ongoing.

To support local health departments and hospital resources in the identification and analysis of populations at higher risk to the effects of COVID-19, as well as ongoing surge readiness and management, CareFirst has utilized health indicators and member data to develop an interactive web-based resource. This tool and accompanying resource support have been made available to every hospital and health department in the region.

Our Practice Consulting and Provider Relations teams began training providers on these tools last week. We are happy to include the staff at MedChi and conduct demonstrations for you and

or any of your members that may be interested in learning more. I have attached a static sample for your review.

As hospitals are reaching capacity at an alarming rate and demand for medical professionals substantially increases across the region, we have implemented a paid volunteer program that offers licensed nurses and behavioral health clinicians working at CareFirst the opportunity to volunteer their services to support direct patient care.

Taken as a whole, these measures were designed to help our health care delivery system care for their patients under the stress and difficulties created by this unprecedented virus.

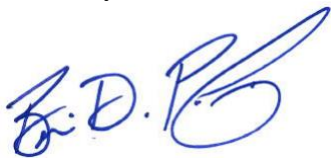
Our members and business customers are also facing significant financial hardship. In addition to the actions we've taken to address member's ability to pay for care, we are also addressing their ability to pay for insurance coverage. Last week, we announced financial flexibility for our risk members and groups that are experiencing economic hardship. CareFirst customers can request a deferral of up to two months of premium with due amounts carried forward with no interest or penalty. The deferred premium would be satisfied over time through scheduled periodic payments. We hope this will help to smooth the financial pressures felt by households and businesses while also ensuring ongoing access and continuity of care.

Finally, recognizing the significant impact this pandemic is having on our social safety net, we are taking aggressive action to support the community at large. We announced a \$2 million investment in nonprofit organizations working on the front lines to provide relief for communities' health, social and economic needs that may arise during the COVID-19 pandemic. The funds will help close gaps in medical care access, minimize food insecurity and support the needs of populations disproportionately impacted during the crisis.

As a not-for-profit healthcare company, we are committed to continuing to identify new ways to fulfill our mission and work to assist our communities and the health care delivery system through this crisis.

We thank you for your outreach and look forward to continued dialogue and partnership.

Sincerely,



Brian D. Pieninck
President and Chief Executive Officer