

Medicare Advantage 2022 Benefits of a CareFirst Medicare Advantage Plan



Medicare Advantage 2022

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01

The CareFirst BlueCross BlueShield Medicare Advantage Difference

The CareFirst BlueCross BlueShield Medicare Advantage Difference

With a Medicare Advantage plan from CareFirst BlueCross BlueShield, you can offer your clients all-in-one convenient coverage, backed by a trusted company with more than 80 years of experience providing healthcare to Marylanders in commercial and individual markets, including members over age 65.

Our Medicare Advantage Core and Enhanced HMO plans offer simplicity, stability and savings.

The CareFirst Value Proposition

- We are committed to driving transformation of the healthcare experience with and for our members and communities.
 - We will continue to be a trusted partner to our agents and brokers as you represent the voice of our members while you support them through their healthcare journey.
 - We are dedicated to delivering a distinct experience with a focus on quality, equity, affordability, convenience and access for our partners and members.
- We will innovate healthcare by building value-driven relationships with providers and focusing on the “whole person” to keep members healthy, meeting their needs at every stage of life.
 - We will continue to provide our community with quality and affordable healthcare, and we are committed to being there for our members, our brokers and our communities when you need us the most.

The CareFirst Value Proposition

Why CareFirst?

- More than 80 years of experience providing healthcare to Marylanders in commercial and individual markets including over-65 members.
- CareFirst is the market leader in its service area and serves more than 100,000 group retirees and over 60,000 Medigap members.
- CareFirst serves 3.4 million members and employs 5,500 associates and contractors in Maryland; Washington, D.C.; and Northern Virginia.
- Operates one of the nation's largest patient-centered medical home (PCMH) programs of its kind.
- 2021 marked the ninth consecutive year CareFirst was named by the Ethisphere Institute as one of the "World's Most Ethical Companies." CareFirst is one of just four companies representing the health insurance industry on the list of 135 organizations spanning 22 countries and 47 industries.



CareFirst has been named by Ethisphere as one of the World's Most Ethical Companies* for nine consecutive years!

We are one of just four companies representing the health insurance industry on the list of 135 organizations.

*World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

Strong Relationships With Providers



The provider network relationship keeps thriving, lending itself to longevity in the market with a strong member experience.



Provider network includes major hospitals and provider groups in Maryland, including the following:

- Adventist HealthCare
- Anne Arundel Medical Center
- Bon Secours/Grace Medical Center

- Calvert Health Medical Center
- Carroll Hospital Center, Inc.
- Doctor's Community Hospital
- Frederick Health Hospital
- Levindale Hebrew Geriatric Center & Hospital
- MedStar Health (all affiliated hospitals)
- Northwest Hospital Center, Inc.
- Peninsula Medical Center
- Privia Medical Group
- Sinai Hospital of Baltimore
- UMMS Prince George's Hospital Center (cardiac surgery only)

02

The Benefits of a CareFirst BlueCross BlueShield Medicare Advantage Plan

The Benefits of a CareFirst BlueCross BlueShield Medicare Advantage Plan

A Choice of Two All-in-One Plans to Fit Your Client's Needs

- \$35 Core (HMO) and \$95 Enhanced (HMO) premium plans, both with competitive cost-sharing for Medicare-covered benefits and supplemental benefits
- Prescription drug coverage included in both plans
- Enhanced (HMO) plan adds comprehensive dental, acupuncture, chiropractic and podiatry benefits
- Buy-up option available on Enhanced (HMO) plan for additional dental and vision coverage

The Benefits of a CareFirst BlueCross BlueShield Medicare Advantage Plan

Desirable Plan Designs

- No medical deductible
 - No pharmacy deductible
 - Low PCP copay
 - Competitive cost-sharing for Medicare-covered benefits
 - Additional supplemental benefits including preventive dental, routine eye exam and eyewear allowances, hearing exams and aid coverage, 24-hour nurse advice hotline, telehealth, and worldwide emergency and urgent care coverage
- Fitness benefit at no additional cost
 - Prescription drug coverage, including competitive formulary and pharmacy benefit design
 - Access to over 65,000 pharmacies nationwide, including but not limited to CVS, Walmart, Sam's Club, Walgreens and Rite Aid

03 Important Information

Times to Enroll

Enrollment Periods

- **Annual Enrollment Period (AEP):**
October 15–December 7 is the period where Medicare beneficiaries can make changes to their health plans and prescription drug coverage for the following year
- **Initial Enrollment Period (IEP):**
Seven (7) months (birthday month plus three months prior and after)
- **Initial Coverage Election Period (ICEP):**
Period where individuals who are newly eligible for Medicare can enroll in a Medicare Advantage plan; usually takes place at the same time as IEP (seven months—birthday month plus three months prior and after)
- **General Enrollment Period picking up Part B:**
January 1–March 31; beneficiaries can make one change to an MAPD or PDP (and back to Original Medicare)
- **Open Enrollment Period:**
January 1–March 31; beneficiaries can make one change to an MAPD or PDP (and back to Original Medicare), or as a result of a specific life event (e.g., getting married or losing other health coverage)

Times to Enroll

Special Enrollment Periods:

- For more information on Special Enrollment Periods, click [here](#).



CareFirst BlueCross BlueShield Medicare Advantage is the business name of CareFirst Advantage, Inc., an independent licensee of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

CareFirst BlueCross BlueShield Medicare Advantage is an HMO plan with a Medicare contract. Enrollment in CareFirst BlueCross BlueShield Medicare Advantage depends on contract renewal.