

For brokers and producers only

Date: August 8, 2019

Market: **Individual Under 65**

New Process for On-Exchange Voluntary Terminations

On July 1, 2019, CareFirst began accepting and processing termination forms to cancel policies directly from On-Exchange members with medical and dental coverage in Maryland and Washington, D.C.

Members in Virginia should continue to be directed to the VA Exchange to complete their On-Exchange termination request.

The [Membership Termination Form](#) is on the CareFirst website.

Frequently asked questions

Question	Answer
Why is CareFirst processing On-Exchange Terminations?	Recently, the Maryland and D.C. Exchanges approved new regulations that require carriers, such as CareFirst, to accept and process Termination Requests for On-Exchange enrollments.
What will these types of terminations be called?	These types of termination requests will be referred to as Voluntary Terminations .
Where can I find the Membership Termination Forms?	The Membership Termination Form , can be found under carefirst.com .
What happens if the member owes for past premiums and requests to be terminated from their ACA On-Exchange policy?	Effective July 1, 2019 – CareFirst will review all Voluntary Terminations, even if the member is in a delinquency status. CareFirst will not deny the member’s request to terminate their policy. If the termination date is for a future date, CareFirst will review and the member may still be liable for all back premiums.
Will the On-Exchange member receive anything from CareFirst, once their policy has been terminated?	CareFirst will send the member a Subscriber Policy Termination Confirmation Notice letter by mail or eConsent (based on the member’s <i>My Account</i> authorization) upon the processing of the Voluntary Termination Request.

After July 1, 2019; can I refer the member to the Exchange to terminate their On-Exchange policy?

If ...	Then ...
The member resides in MD and D.C.	No. On-Exchange medical and dental policy voluntary termination requests can be handled by CareFirst.
The member resides in VA	Yes. Refer the member back to the Exchange.
There is a case of a subscriber or member death	Refer the member back to the designated Exchange.
There is a request to remove spouse or dependent	Refer the member back to the designated Exchange. This will be considered a "Change in Circumstance."

Note: If CareFirst receives an On-Exchange Voluntary termination form and the reason is due to death, a letter will be generated by EAB to advise that this request will have to be sent to their Exchange to complete.

For more information

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

