

For brokers and producers only

Date: October 3, 2019

Market: Fully insured groups

Update to Broker Audit—Delivery of Renewal Packages and Summaries of Benefits and Coverage

Earlier this summer, CareFirst announced* it would be conducting a broker audit of the delivery of Summaries of Benefits and Coverage (SBCs) to accounts. The purpose of the audit is to verify that renewal packets, including the SBCs, are delivered at least 60 days prior to a group's renewal date.

Please be aware of the following:

1. We are modifying our approach in the small group market and **will not** reach out to small group brokers.
2. The audit only applies to groups with medical benefits.

SBC audit information for reference

- Renewal packages contain a link to the SBC, which can also confirm timely delivery of the document as part of the group's renewal.
- Current plan year SBCs are included with the renewal package so groups can distribute to members as part of their open enrollment materials. The audit is not confirming delivery of the SBC to the member.
- If a group changes plans during the renewal period, a new SBC will be provided with the quote. The new SBC is not subject to the audit.

Audit process reminders

Brokers will receive an email asking for confirmation that renewal packets for specific accounts were delivered to the group. We prefer to receive evidence of the delivery with a certified mail receipt, copy of an email, etc. However, if evidence is unavailable, a positive response to the audit email will be considered an attestation of compliance.

Evidence of notification or attestation of compliance is due within 10 business days of receipt of the audit notification.

**In the broker portal, please see the original Broker News (sent August 22) for reference.*

For more information

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