

For brokers and producers only

Date: October 17, 2019

Market: **All (except Medicare Supplement)**

2020 Cost-Share Waiver (CSW) Changes

Since 2015, CareFirst has offered a cost-share waiver (CSW) to cover member copays, coinsurance and deductibles for care plans and various care support programs. As the program matured, we were able to creditably evaluate it in 2019. Specifically, the CSW was evaluated for the effectiveness of waiving costs for all professional services (regardless of whether services were actually tied to the member's treatment plan) and the results found the CSW was too broad. Additionally, third-party analysis showed the CSW did not improve member compliance with the treatment outlined in their care plan.

Beginning January 1, 2020, CareFirst is implementing changes to the CSW. The changes will apply to members in active care plans and for new service requests upon 2020 benefit contract renewal.

What is changing

- The CSW will be removed for members in a PCMH, Case Management or Behavioral Health Care Coordination Plan.
- Members will be liable for any cost-share while participating in the Home-Based Services Program or the Hospice/Palliative Care Program.

What is not changing

- Members will continue to receive care coordination support from nurses and clinical program staff. Fees associated with these services will be covered at 100% (except for members who have an HSA plan – their deductible must already be met).
- Members participating in the CareFirst Substance Use Disorder (SUD) Program will continue to have costs waived for services related to the SUD program at designated addiction providers.

Outbound communications

- Impacted members will receive a letter notifying them of these changes. The letters will be batched quarterly for upcoming renewal dates, with the first quarter mailing in early December 2019.

We are dedicated to refining our care support programs and associated benefits so that we optimize compliance in these programs.

For more information

Please contact your broker sales representative with any questions.