

## For brokers and producers only

Date: September 15, 2022

**Markets: All MD ACA Plans; 51+ MD Fully Insured; All MD Grandfathered Plans**

### Maryland Expands Access to Abortion Care

Maryland recently passed legislation that expands access to abortion care by covering healthcare services for abortion care at no cost to the member. This benefit change is effective upon renewal beginning January 1, 2023.

This expanded coverage includes both medical services and prescription medications for members with pharmacy coverage. Members with Health Savings Account (HSA) eligible and Young Adult Catastrophic plans will need to meet their deductible before receiving services at \$0 cost share. Organizations that are exempt from covering abortions for religious beliefs are exempt from this mandate.

Members should review their benefits in *My Account* to confirm if this mandate applies to them.

### Frequently Asked Questions

**1. When does the mandate take effect?**

The Maryland Abortion Care Act takes effect January 1, 2023. CareFirst is implementing this mandate beginning in 2023, upon contract renewal.

**2. What benefits does mandate change?**

Members with a fully insured plan in Maryland will be able to receive abortion care services and medications at no cost. (Plan must include labor and delivery benefits and not be exempt from providing abortion care coverage.)

**3. Which markets does this mandate apply to?**

This mandate applies to all fully insured (51+) business in Maryland, all Maryland grandfathered plans, and the Individual and Small Group Affordable Care Act (ACA) Maryland market.

**4. Does a member with a high deductible plan need to meet their deductible before receiving care at no cost?**

Members with HSA eligible plans that provide labor and delivery coverage will receive abortion care services at no cost once their deductible is met.

**5. Will this benefit be available to self-insured accounts?**

Self-insured accounts have the option to waive cost share for abortion care services as part of their benefit customization.

**6. Does this mandate apply to groups that are excluded from covering abortion care?**

An organization that has received an exemption from providing abortion coverage for religious beliefs is excluded from the requirements of this mandate.

### For more information

If you have any questions, please contact your CareFirst Account Consultant.

