

For brokers and producers only

Date: February 9, 2023

Market: **Commercial 51+ Accounts**

51+ Product Portfolio Optimization & Training Updates

CareFirst is dedicated to transforming healthcare and offering products that truly meet the needs of our groups and members. The Product team recently conducted an in-depth analysis of our 51+ product portfolio. That analysis led to opportunities to create more value and better serve the needs of our customers and stakeholders. Plan changes and enhancements for 2023 include:

- Uniformly modifying the HealthyBlue portfolio
 - *Why?* The HealthyBlue plans no longer have the unique differentiators they had when originally launched. The plans are not preferred by brokers/accounts and are not significant drivers of new business.
- Uniformly modifying low-enrollment plans and the remaining BlueChoice Opt-Out Open Access plans, and mapping groups to similar plans
 - *Why?* To allow resources to shift from product maintenance to product innovation.
- Expanding access to fully integrated Rx plans with \$0 select generics
 - *Why?* This is a popular feature of HealthyBlue. It provides significant savings for members and includes important maintenance drugs for certain chronic conditions.

We want our groups to have a simple, consistent experience when comparing and selecting plans. We also want our members to get access to the healthcare solutions they need. These (and future) 51+ product portfolio optimizations support our mission and our customers.

These changes are effective August 1, 2023:

- Groups will be moved to new medical plans upon renewal.
- Groups currently in fully integrated Rx plans will receive the additional \$0 select generic benefit upon renewal.
- All new fully integrated Rx plans sold will have the \$0 select generic list.

We will notify accounts via the [letter](#). These letters will go out to impacted groups beginning in late February 2023.

We also want you—our valued partners—to be prepared for these changes. To hear more about 51+ Product Portfolio Optimization, please register to attend our webinar on:

Thursday, March 2, 2023

8:30 a.m. to 9:30 a.m. ET | [Register Now](#)

For more information

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