

## COVID-19 – Comprehensive Summary of Actions

As the spread of COVID-19 has accelerated across the country and our region, the following serves as a summary of the efforts CareFirst is taking to respond to the consequences of this public health and economic crisis. To date, below is a comprehensive summary of what CareFirst has done and continues to do:

### Internal Associates:

- Implemented a **formal Coronavirus Taskforce** to identify issues and solutions, reach back into each division to coordinate information sharing and keep the Executive Leadership Team (ELT) actively updated and engaged in the process.
- Initiated divisional **remote work plans**. All employees and contractors serving in a role that can be done effectively remotely are working remotely. Currently operating with more than 95% of our workforce remote. For personnel whose roles are essential to be in a CareFirst office, we are practicing social distancing and rotating on-site scheduling.
- Committed **continued pay** for any employee asked to self-quarantine or self-monitor regardless of paid time off status.
- Implemented **restricted access** to CareFirst facilities.
- Activated **enhanced daily cleaning** and an **extensive sanitation process** at all CareFirst offices.
- Developed **Coronavirus Resource Center** on InsideCareFirst to educate our internal associates & contractors.
- Developed tools and resources to help employees adapt to a remote work environment.
- Organized **CEO calls** with our entire CareFirst workforce, providing updates on the ongoing coronavirus outbreak and what CareFirst is doing to support our associates, members and communities.
- **Developed volunteer program for licensed clinicians**. As hospitals are reaching capacity at an alarming rate and demand for medical professionals substantially increases across the region, we have implemented a paid volunteer program that offers licensed nurses and behavioral health clinicians working at CareFirst the opportunity to volunteer their services to support direct patient care.

### Members<sup>1</sup>:

- **Covering testing, visits relating to testing, and treatment of COVID-19 at zero cost share** - that is, without copays, coinsurance, or deductibles.
- **Enhanced coverage of virtual visits to ensure members continue to have access during this challenging time.**

<sup>1</sup> All of these changes apply to our fully insured members, and we are working with our self-insured plan sponsors to encourage similar policies (to the extent not required by federal law).

- Zero cost share access for all telehealth visits to in-network providers for medically appropriate services.
- Zero cost share access to CareFirst Video Visit.
- Temporarily reimbursing for telephonic consultations provided by physicians and nurse practitioners for primary, OB/GYN, family practice, and pediatrics.
- Temporarily reimbursing behavioral health providers for phone calls.
- **Waived early medication refill limits on 30-day prescription maintenance medications** and have worked with our pharmacy partners to provide free delivery of medications and assist with mailing prescriptions.
- Announced **financial flexibility** for fully insured risk members and groups that are experiencing economic hardship. CareFirst customers can **request a deferral of up to two months of premium** with due amounts carried forward with no interest or penalty. The deferred premium would be satisfied over time through scheduled periodic payments.
- **No prior authorizations for tests or treatments that are medically necessary and consistent with CDC guidance for members diagnosed with COVID-19.**
- **Expanded the scope of our contracted lab partners to support access to COVID-19 testing.**
- **Built a web resource for members, businesses, health care providers, and other community members who may have questions** about COVID-19, which can be accessed at [www.carefirst.com](http://www.carefirst.com).
- **To extend the reach of our provider community, we are contacting CareFirst's most vulnerable and at-risk members to better prepare them to navigate the COVID-19 pandemic.** Members have been identified based on their clinical conditions, demographics, age, core target status, social vulnerability index score, and several other factors, across all lines of business, geographies, and PCMH attribution status. We identified over 160,000 members living in all 50 states with demonstrated health risks high enough to place them on the CareFirst outreach list. To date, our nurses have conducted 15,000 outbound calls with a 40% reach rate. Support, education, assistance with community resources and securing appropriate supplies of medications have been key priorities. These efforts are ongoing.
- **Developed a data tool to support local health departments and hospitals.** To support local health departments and hospital resources in the identification and analysis of populations at higher risk to the effects of COVID-19, as well as ongoing surge readiness and management, CareFirst has utilized health indicators and member data to develop an interactive web-based resource. This tool and accompanying resource support have been made available to every hospital and health department in the region.
- We've worked with the Baltimore Sun to **remove the paywall** from coronavirus and COVID-19 coverage through May 15.
- Participating in a **public private regional COVID-19 partnership** with the State of Maryland, the City of Baltimore, Johns Hopkins, University of Maryland Medical System (UMMS) and other local hospital systems, to centralize coordination and regional mobilization of all available resources to provide better care to more people and minimize the dramatic effects this disease will have on our communities.
- **Blue Rewards** health screening activity timeframe extended. CareFirst's Blue Rewards program incentivizes members to complete a health screening with their primary care provider (PCP) or at a CVS MinuteClinic within 120 days of their effective date. As a result of



the COVID-19 pandemic, many members are unable to complete this activity due to restrictions on PCP office visits, adherence with their state's stay-at-home order or personal preference. To provide members adequate time to complete this step, **CareFirst is extending the time period to complete the health screening by an additional 90 days.**

- In an effort to source much needed personal protection equipment (PPE)—like gowns, gloves and N-95 masks, CareFirst, in partnership with the Maryland Department of Commerce and the Maryland Emergency Management Agency (MDMEMA) has called upon its accounts to **identify as emergency suppliers** in the event they are able to aid in response to the pandemic.

#### Clients/Employers:

- Announced **financial flexibility** for fully insured risk members and groups that are experiencing economic hardship. CareFirst customers can **request a deferral of up to two months of premium** with due amounts carried forward with no interest or penalty. The deferred premium would be satisfied over time through scheduled periodic payments.
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- Provided information & education on **economic support resources for small businesses, manufacturers and nonprofits**, including **various loan and grant opportunities**. A comprehensive chart with deadlines and eligibility for these programs has been added to the Employer Resources page.
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#### Providers:

- **Enhanced coverage of virtual visits to ensure providers continue to have access during this challenging time.**
  - Physicians and other health care professionals who conduct video visits are reimbursed at the same level as an in-network visit for these telehealth visits.
  - Temporarily reimbursing for telephonic consultations provided by physicians and nurse practitioners for primary, OB/GYN, family practice, and pediatrics.
  - Temporarily reimbursing behavioral health providers for phone calls.



- **No prior authorizations for tests or treatments that are medically necessary and consistent with CDC guidance for members diagnosed with COVID-19.**
- **Adjusted several utilization management policies and practices to reduce administrative burdens on the healthcare system** and have relaxed our authorization requirements for hospital admissions, surgeries, and hospital transports. In addition, we are honoring prior authorizations for elective surgeries for a period of up to 12 months, contingent on member eligibility. More information is available on our provider COVID-19 resource page: <https://individual.carefirst.com/individuals-families/about-us/coronavirus-healthcare-providers.page>.
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- **Developed volunteer program for licensed clinicians.** As hospitals are reaching capacity at an alarming rate and demand for medical professionals substantially increases across the region, we have implemented a paid volunteer program that offers licensed nurses and behavioral health clinicians working at CareFirst the opportunity to volunteer their services to support direct patient care.

#### Partners/Brokers:

- **Built a web resource for members, businesses, health care providers, and other community members who may have questions** about COVID-19, which can be accessed at [www.carefirst.com](http://www.carefirst.com).
- **Developed a data tool to support local health departments and hospitals.** To support local health departments and hospital resources in the identification and analysis of populations at higher risk to the effects of COVID-19, as well as ongoing surge readiness and management, CareFirst has utilized health indicators and member data to develop an interactive web-based resource. This tool and accompanying resource support have been made available to every hospital and health department in the region.
- Participating in a **public private regional COVID-19 partnership** with the State of Maryland, the City of Baltimore, Johns Hopkins, University of Maryland Medical System (UMMS) and



other local hospital systems, to centralize coordination and regional mobilization of all available resources to provide better care to more people and minimize the dramatic effects this disease will have on our communities.

#### Communities:

- **Built a web resource for members, businesses, health care providers, and other community members who may have questions** about COVID-19, which can be accessed at [www.carefirst.com](http://www.carefirst.com).
- **Developed volunteer program for licensed clinicians.** As hospitals are reaching capacity at an alarming rate and demand for medical professionals substantially increases across the region, we have implemented a paid volunteer program that offers licensed nurses and behavioral health clinicians working at CareFirst the opportunity to volunteer their services to support direct patient care.
- We are taking aggressive action to support the community at large. We **announced a \$2 million investment in nonprofit organizations** working on the front lines to provide relief for communities' health, social and economic needs that may arise during the COVID-19 pandemic. The funds will help close gaps in medical care access, minimize food insecurity and support the needs of populations disproportionately impacted during the crisis. More information is available here: <https://individual.carefirst.com/individuals-families/news/2020/03/carefirst-bluecross-blueshield-pledges-2m-to-comm/>.
- Working with T. Rowe Price, Under Armour, and several other corporate funders to establish the **Baltimore COVID-19 Food Security Fund** at the **Baltimore Community Foundation** in response to specific needs identified by the City of Baltimore.
- We've worked with the Baltimore Sun to **remove the paywall** from coronavirus and COVID-19 coverage through May 15.
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