

For brokers and producers only

Date: September 15, 2022

Markets: 51+ Fully Insured Groups

Enhanced Virtual Care Benefit, Virtual Connect, to Launch in 2023

To help expand and enhance healthcare access and affordability for our members – as well as meet the market demand for more virtual care options – CareFirst is launching Virtual Connect beginning January 1, 2023. Virtual Connect* is a new benefit embedded in all fully insured large group plans and some ACA (small group and individual) plans that provides \$0 PCP and mental health visits through [CloseKnit](#). Virtual Connect is optional for self-insured plans.

Employers and members will both benefit from this enhanced benefit. Virtual Connect will be automatically embedded in 51+ fully insured plans at no additional cost, effective January 1, 2023. And beginning in 2023, more members will have a \$0 virtual care option for PCP and mental health visits. Virtual Connect does not replace any existing PCP, mental health or virtual care benefits – it is another option for affordable, virtual care through the CloseKnit practice.

Here are answers to some **frequently asked questions** about **Virtual Connect**:

What does an employer need to do to add Virtual Connect to a plan(s)?

Nothing. All fully insured large group plans will include the \$0 Virtual Connect benefits for PCP and mental health visits through CloseKnit beginning on January 1, 2023.

Is there a fee or cost for Virtual Connect?

No. Virtual Connect is included as an enhanced benefit at no additional cost to an employer. And the member pays \$0 for PCP visits and mental health visits through CloseKnit.

How does Virtual Connect work with HSA plans?

Members in an HSA plan must satisfy their deductible before receiving the \$0 PCP and mental health Virtual Connect benefit for non-preventive care. Once the member has met their deductible, PCP and mental health visits through CloseKnit will be \$0.

How does a member use this benefit?

Virtual Connect is available to members 18 years of age or older through CloseKnit, a virtual first primary care practice. Register for CloseKnit at closeknithealth.com. PCP and mental health visits through CloseKnit will be \$0.

Does Virtual Connect replace any existing benefits – including in-person primary care or mental health visits and other virtual care options?

No. All current and existing PCP, mental health and virtual care benefits are still available at the existing member cost share.

Will the member claims experience be different for Virtual Connect?

No. Virtual Connect claims will be processed the same as any other claim. Members will receive an EOB detailing the claim and can also access this claims information in My Account.

What is CloseKnit?

CloseKnit is our virtual-first primary care practice that offers comprehensive, high quality patient care services virtually, 24/7/365, through the CloseKnit app. Members can utilize CloseKnit from anywhere in all 50 states.

What kind of providers are part of the CloseKnit practice?

The practice is comprised of full-time, dedicated and highly credentialed providers. Members receive the same level of care as they would in a doctor's office. CloseKnit does not offer Pediatrics, however – members must be 18 or older to receive care.

What does a member do when they need to see someone?

The process is easy—once they have downloaded the app and registered for CloseKnit, they open the app and explain what's going on. Same-day and future appointments with a member of the care team are available.

What if a member needs in-person care?

Across the country, CloseKnit's dedicated care teams treat most illnesses virtually and can connect members with in-person or specialty care, if needed, with local providers through CareFirst's BlueHPN network or the Blue Cross Blue Shield National Doctor and Hospital Finder.

*Grandfathered plans are excluded from Virtual Connect. Members with an HSA plan will pay \$0 for non-preventive care after meeting the deductible.

For more information

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