

For brokers and producers only

Date: April 29, 2021

Markets: Virginia Fully Insured Small Groups

SmartShopper Incentive Program Available to Virginia Small Groups

On January 1, 2021, CareFirst BlueCross BlueShield (CareFirst) implemented an incentive program for all Virginia Small Group (2-50) fully insured groups and their subscribers in compliance with the Virginia Right to Shop mandate ([HB2639](#)). Using the SmartShopper tool through *My Account*, eligible members can shop for certain services and earn incentives by choosing select providers. Incentives are available for the following types of services:

- Lab services
- X-ray/imaging
- Occupational therapy
- Physical therapy

In early February, CareFirst notified current Virginia Small Group subscribers of this new offering. Eligible subscribers received a welcome packet explaining the [program](#) and a copy of the CareFirst contract addendum detailing the SmartShopper incentive program.

Eligible subscribers can shop for services on the SmartShopper tool after logging in via [My Account](#). Once the member visits one of the select providers and qualifies for an incentive, the incentive payment is automatically sent to that member via a check. They should receive it within six to ten weeks.

Per IRS guidelines, members with a Health Savings Account (HSA) or a High Deductible Health Plan (HDHP) may not use their incentive for medical expenses until their deductible has been met.

Please note that some groups and members from the Virginia fully insured 51+ market were inadvertently included in the SmartShopper welcome mailing. We are sending notices to subscribers and their group administrators apologizing for this error.

For more information

If you have any questions, please contact your broker sales representative.