

# HEALTHY PARTNERS



## Stay Connected!

CareFirst BlueCross BlueShield Community Health Plan Maryland is committed to providing the best health care and service to our members. To help you access the care you need and make the most of your health care benefits, we put together some helpful information and reminders. If you have any questions or problems, reach out to us - we are here to help!

## Contact Us:

If you have any questions about the information in this newsletter or other health care services, please contact our Member Services Department. We will be happy to help you. We are available Monday through Friday 8 am to 5 pm. If you call us outside of normal business hours, listen to our after-hours message for instructions. You may also leave a voice mail message or email us. All voice mail messages and emails will be returned on the next business day.

Local: 410-779-9369 | Toll-free: 1-800-730-8530 | TTY: 711

Email: [CHPMDMembers@CareFirst.com](mailto:CHPMDMembers@CareFirst.com)

Website: [www.carefirstchpmd.com](http://www.carefirstchpmd.com)

## After Hours Care Assistance:

If you think you need care after normal business hours, the best number to start with is your PCP office phone number. Your PCP's office will have an answering service or message center that can assist you in accessing the care or medical advice you need.

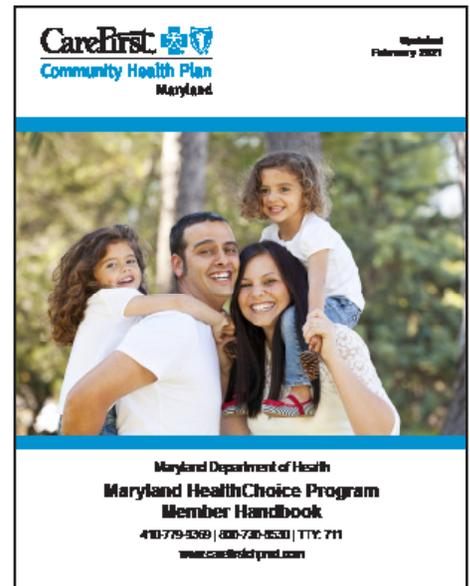
# Your Rights, Benefits, and Other Information

## HealthChoice Benefits

Your benefits through Maryland's HealthChoice program can be found in the CareFirst BlueCross BlueShield Community Health Plan Maryland (CareFirst CHPMD) Member Handbook. The Member Handbook can be found on our website in the "For Members" section. If you would like a copy to be mailed to you, please contact Member Services at 800-730-8530 (TTY: 711). Our Member Services staff are also available to answer any questions you may have about your benefits.

## Rights & Responsibilities

CareFirst CHPMD provides health coverage to our members on a nondiscriminatory basis, according to state and federal law, regardless of gender, race, age, religion, national origin, physical or mental disability, or type of illness or condition. To review a full list of CareFirst BlueCross BlueShield Community Health Plan Maryland Member's Rights and Responsibilities, visit the "For Members" section of our website or call Member Services to request a copy of the Member Handbook.



## Notice of Privacy Practices, Protected Health Information Use & Disclosure

This notice is available at the bottom of our website under "Notice of Privacy Practices & HIPAA." If you would like to have the notice mailed to you, please contact Member Services. This notice tells you:

- How CareFirst CHPMD protects your protected health information
- When CareFirst CHPMD is able to disclose protected health information
- Your right to access your protected health information
- Responsibilities CareFirst CHPMD has in protecting your protected health information

## Getting Into Care - Primary Care Providers (PCP)

Your Primary Care Provider (PCP) is your personal care doctor or nurse practitioner. It is important that you visit your PCP regularly for wellness visits, even when you're not sick. Call your PCP today to schedule an appointment. The name of your PCP is printed on your CareFirst CHPMD ID card. Pick one of the following options to request a PCP change or a new ID card:

- Call Member Services at 800-730-8530 (TTY: 711)
- Fill out the PCP change form located under the "For Members" section on our website and fax it to 410-840-7493.
- Log into MyHealth Portal located at the top of our website

## Transitioning from Pediatrics to Adult Care

Your 21<sup>st</sup> birthday is a good time to consider the best primary care provider to meet your adult health care needs. We encourage you to discuss this with your PCP. If you need help selecting a new PCP, call Member Services at 800-730-8530 (TTY:711).

## Appeals and Grievances

If you wish to make a complaint or file an appeal, please visit the “For Members” section of our website to obtain a copy of the Appeals and Grievance Form. After filling out the form, please fax it to 1-410-779-9367 or mail it to the address below. You may also make a complaint or file an appeal over the phone by contacting Member Services; however, phone appeals should be followed up with a written appeal.

CareFirst BlueCross BlueShield Community Health Plan Maryland  
Attn: Appeals & Grievances Department  
1966 Greenspring Drive, Suite 100  
Timonium, MD 21093

## Quality Improvement Process

CareFirst CHPMD is always working to improve the quality of health care services provided to our members. We have developed organization-wide quality improvement processes to achieve our goals of member wellness, member safety, and quality customer service. CareFirst CHPMD regularly evaluates its quality improvement strategies by measuring the health and satisfaction of our members. Member satisfaction is measured through a Consumer Assessment of Healthcare Providers and Systems (CAHPS) survey. For more information on our quality improvement processes, our goals and our results, including our 2020 CAHPS scores, please visit the “For Members” section of our website or call Member Services. Ask to speak with someone in the Quality Improvement Department.

## Evaluation of New Technologies

CareFirst CHPMD researches and evaluates new medical technology and new applications of existing technology. New technologies can include medical procedures, medical devices, behavioral healthcare procedures and drugs. Before approving the use of new technologies for our members, we conduct research and ask the opinion of experts. Our Provider Advisory Committee evaluates the new technology to see if it would be a good benefit to add for our members. If the new technology meets the standards of our Provider Advisory Committee, then we ask the Maryland HealthChoice program if it can be included in the CareFirst CHPMD benefit package for members. The Maryland HealthChoice program makes final benefit coverage decisions on whether we may offer the new technology to our members.

## Referral to a Specialist or Specialty Care

If you think you need specialty care, please call your PCP. They can assist you or identify the appropriate specialist for your needs. If your PCP refers you to a specialist, please call Member Services to confirm they are within the CareFirst CHPMD provider network before your appointment. You can also visit the “For Members” section of our website under “Find a Doctor” at [www.carefirstchpmd.com](http://www.carefirstchpmd.com) to search for a specialist in your area.

## Schedule an Appointment

You can schedule an appointment with your PCP by calling his or her office directly. Your PCP's number is on your member ID card. We encourage all members to schedule an appointment as soon as you are enrolled and at least once per year for a physical, even if you are not sick. If you need help making an appointment, call Member Services. We are happy to assist you.

## Information About CareFirst CHPMD Network Providers

Call Member Services for assistance in finding a provider or to request a printed provider directory to be mailed to you. You can also visit our website at [www.carefirstchpmd.com](http://www.carefirstchpmd.com) and click on "For Members," then "Find a Doctor" to search for providers by name, specialty, and location. You may narrow your search results by entering information in multiple search fields. For example, you may search for all pediatricians within a certain zip code if you fill out both the specialty and zip code fields then select "search" for a listing of pediatricians in that zip code. The web-based provider directory includes the following information about the provider: name, address, phone number, professional qualifications, specialty, languages spoken, EPSDT status, hospital affiliation, and board verification status. If you need information on medical school attended or residency completion, please call Member Services at 800-730-8530 (TTY: 711).

## Getting Into Care - Urgent Care

There are illnesses and injuries that can turn into an emergency if they are not treated within 48 hours. Some examples are:

- Coughs and Congestion
- Diarrhea
- Ear Infection
- Insect Bites
- Rashes
- Sore Throats
- Urinary Tract Infections

For these types of urgent medical situations, members should call their PCP for an appointment or go to a CareFirst CHPMD network Urgent Care Center. To locate an Urgent Care Center, use the provider search option on the CareFirst CHPMD website. This is located under the "For Members" section, then "Find a Doctor."

## Hospital Services

Inpatient and outpatient hospital services are covered for CareFirst CHPMD members. Most hospital services require an authorization. Contact Member Services with any questions about authorization for hospital services. Read the next section for information on accessing hospital services in an emergency.

## Emergency Services

If you think you have a true medical emergency, you do not need a referral from your PCP to go to the ER or dial 911. After you are treated for an emergency condition, you may need additional care to ensure the condition does not return. Call your PCP within 24 hours after you visit the emergency room. If you cannot call, have someone else call for you. Your PCP will provide or arrange any follow-up care you may need. If you need additional care, you can also call CareFirst CHPMD's Member Services department to request assistance.

Our health care professionals can help you arrange the care you need after your emergency room visit or hospitalization. If you need additional hospital or emergency services, CareFirst CHPMD will work with the hospital staff to assist in planning for your needs. If you would like information about how this is decided, contact Member Services.

## Out-of-Service Area Coverage

If you need urgent or emergency care when you are out of town, go to the nearest urgent care, hospital emergency room, or call 911. If you need routine care like a checkup or prescription refill when you are out of town, call your PCP or Member Services.

## Pharmacy Services

CareFirst CHPMD regularly updates its approved list of drugs (called a formulary) to ensure all appropriate drugs are available for your health care needs. These updates are made every 3 months and can be found in the “Find a Drug or Pharmacy” section at the top of our website. You can also find our Pharmacy Management Procedures, medication limits, formulary exceptions and substitutions, which will help you and your provider obtain the drugs you need in the same section of our website at [www.carefirstchpmd.com](http://www.carefirstchpmd.com). This information can also be obtained by contacting Member Services at 800-730-8530 (TTY: 711).

## CVS / Caremark Member Portal Access

CareFirst CHPMD collaborates with CVS/Caremark to offer our members online access to their pharmacy benefit information. All CareFirst CHPMD members have the ability to use CVS/Caremark’s member website. Visit [www.caremark.com](http://www.caremark.com) to access the following functions:

- Initiate the formulary exception process
- Locate an in-network pharmacy near you
- Learn about medications, including side-effects and interactions
- Learn about generic substitutes

If you have not used [www.caremark.com](http://www.caremark.com) before, click on the “Register Now” link and enter your information including the ID number on your Member ID card.

## \$0 Copay for Formulary Drugs

CareFirst CHPMD covers drugs on our formulary that include select over-the-counter (OTC) products such as aspirin, acetaminophen, diabetic test strips, and vitamins. Drugs and OTC products on the formulary must be prescribed by a provider. You can view our formulary of covered drugs and OTC products at the “Find a Drug or Pharmacy” section at the top of our website. If a drug is not listed on our formulary, it is not covered by CareFirst CHPMD unless your provider requested a prior authorization and received an approval from us.

## Out-of-Network Services

Access to necessary and covered services by an out-of-network provider are covered only when these services are unable to be provided in-network, or for benefits available by self-referral. Out-of-network services for non-emergent needs require prior approval from CareFirst CHPMD, unless they are self-referral benefit. Your provider can request approval for these services by contacting our plan to make the request. The CareFirst CHPMD Member Handbook, Section II, contains a complete list of covered benefits, benefits that are considered self-referral benefits such as emergency care, family planning, and school-based health centers, as well as services that are excluded from coverage. An electronic copy of the Member Handbook is available on our website in the “For Members” section. If you would like a copy mailed to you, please contact Member Services. Our Member Services representatives can also answer questions about a certain benefit. In some cases, they can direct you to other benefits that may be available to you through the State of Maryland or other community programs.

## Behavioral Health Services (Mental Health & Substance Abuse Services)

In some cases, your CareFirst CHPMD PCP may be able to provide some basic behavioral health care or follow-up services. If you need more than just basic behavior health services, your PCP will refer you or you can call the Public Behavioral Health System, Optum Maryland at 1-800-888-1965 for specialty behavioral health services. You are automatically eligible for these services through HealthChoice and no referral is needed to access these services. Maryland Medicaid will reimburse for 2 separate 30-day residential treatment stays in a rolling year. Medical criteria based on the American Society of Addiction Medicine must be met. If you have questions, you can call CareFirst CHPMD Member Services at 800-730-8530 (TTY: 711) and ask to speak to a Special Needs Coordinator.

### Take Steps to Understand Your Health!

- Choose a provider that meets your cultural needs.
- Use our online directory in the "For Members" section under the "Find a Doctor" section to search for provider by language and/or gender.
- If your provider does not speak your language, it's ok to ask for a translator. Translation services are offered free of charge.

Ask questions during your appointment:

1. What is my main health issue?
2. What do I need to do?
3. Are there any treatment alternatives?
4. Are there any side effects?
5. How will this help me?

- Ask someone to go to your appointment with you. They can help understand and remember answers to your questions.
- Take a list of your current medications, current conditions, and past surgeries and illnesses to every appointment.

## Population Health Management

CareFirst CHPMD has developed Population Health Management Programs to meet all of our members' needs, from members who are very healthy to those who are managing multiple chronic conditions. These programs are designed to meet the diverse, yet specific needs of each individual member. To learn if you are eligible for these programs, as well as how to use program services or opt out of a program, please call CareFirst CHPMD at 410-779-9369 or 800-730-8530 (TTY: 711).

## Case Management

Members with other complex medical conditions can call Member Services at 410-779-9369 or 800-730-8530 (TTY: 711) or email [CHPMDMembers@carefirst.com](mailto:CHPMDMembers@carefirst.com) for information on Case Management services. Members, their caregivers, or their healthcare providers are able to request case management services. These programs are voluntary and are provided at no cost to you. Members identified with certain needs may be automatically enrolled or contacted, but it is always your choice to participate in the program.

OB Case Management Services are available through our Baby Steps Program to help you with your pregnancy care needs. Your OB nurse case manager will make sure you are getting the care you need when you need it, including assistance with arranging required special consultations or tests. They will also provide you with pregnancy health information and connect you to community resources. You can get more information in your Member Handbook which can be found on our website in the "For Members" section.

Did you know that there is a Special Needs department at your fingertips to help with a variety of issues you or your family members may be facing? This is an additional benefit available to you because you are with CareFirst CHPMD. Special Needs Coordinators are licensed clinical social workers and are here to help our members with housing issues or homelessness, coordination of care for mental health and developmental disabilities, substance abuse help, HIV/AIDS care planning, assistance with physical disabilities, and other issues that may affect your health and overall well-being.

## Access to Utilization Management (UM) Department

CareFirst CHPMD staff are available to answer members calls Monday through Friday from 8 am to 5 pm. CareFirst CHPMD staff identify themselves by name, title, and name of organization when placing or receiving a call. After normal business hours, CareFirst CHPMD members can leave a voice message. Your call will be returned the next business day. If you would like to speak with the UM Department, please contact Member Services.

## Affirmative Statement about Incentives

CareFirst CHPMD makes utilization management decisions solely on the appropriateness of care and services and the existing coverage. We do not reward providers or other individuals for issuing denials of coverage. Financial incentives for utilization management decision makers do not encourage decisions that result in underutilization. CareFirst CHPMD does not use incentives to encourage barriers to care and service.

### Join our Consumer Advisory Board!

CareFirst CHPMD has a Consumer Advisory Board (CAB) and we're looking for members to attend our meetings. This group of our very own members and parents/legal guardians of members meet every other month. During the meeting, we obtain your input and suggestions on member materials, listen to your experience about your health insurance, and share information.

Meetings are held from 12 pm - 2 pm, about six times per year. Lunch is served and we can assist with transportation. If you are interested in joining us and want more information, please call us at 800-730-8530 or email [CHPMDMembers@carefirst.com](mailto:CHPMDMembers@carefirst.com).

Even if you can't join CAB, you can make a suggestion to change CareFirst CHPMD policies or procedures. Just call the Member Services Department at 410-779-9369 or 800-730-8530. TTY users should call 711.

You can also send us a letter:

CareFirst BlueCross BlueShield Community Health Plan Maryland  
1966 Greenspring Drive, Suite 100  
Timonium, MD 21093

## 2021 Holiday Schedule

CareFirst CHPMD is closed and observes the following holidays during the year:

- New Year's Day - January 1
- Martin Luther King, Jr. Day - January 18
- Memorial Day - May 31
- Day after Independence Day - July 5
- Labor Day - September 6
- Thanksgiving Day - November 25
- Day after Thanksgiving - November 26
- Christmas Eve - December 24



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Maryland

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