

## Attachment A

### CareFirst Support for Members, Providers and the Community in the District of Columbia During the COVID-19 Pandemic

As a not-for-profit health service company, CareFirst BlueCross BlueShield (CareFirst) has been relentlessly committed to its mission during the COVID-19 crisis – to help the many constituencies that we serve in the District of Columbia and region-wide: our individual members and employer groups; our partners in the health care delivery system; our communities and community-based organizations, and our own employees.

Our members are at the forefront of our efforts, as they are facing unprecedented economic pressures, making difficult decisions to close businesses, furlough or lay off workers, or are employees taking sudden pay cuts – all amidst a global pandemic. Many of our members are local small business employers who are the backbone of the National Capital Region's economy.

In these extraordinary times, CareFirst has taken significant action to ensure that **we are immediately supporting our members and the employers who rely on us for health coverage in the District**. Some are now regulatory requirements by the Department of Insurance, Securities and Banking (DISB). These measures include:

- **Addressing member medical needs related to COVID-19:** We proactively made changes to our benefits during the emergency to reduce any barriers in getting our members the care they need. We waived cost sharing for any testing, visits, or treatment related to COVID-19, prior to DISB's requirement going into effect.
- **Ensuring access for our members to other needed care:**
  - **Telehealth:** We have enhanced coverage of virtual visits to ensure members continue to have access to urgent care and other needed care. We have waived cost sharing for all telehealth visits through CareFirst Video Visit platform and to in-network providers for medically appropriate services.
  - **Telephone visits:** We are temporarily reimbursing for telephonic consultations for primary care, OB/GYN, family medicine, pediatrics, and behavioral health, at no cost to our members.
  - **Access to medications:** We have also waived early medication refill limits and have worked with our pharmacy partners to provide free delivery of medications and assist with mailing prescriptions.
  - **Prior authorization:** We have waived prior authorizations for tests or treatments that are medically necessary and consistent with CDC guidance for members diagnosed with COVID-19.
- **Building and maintaining a web resource of information relating to COVID-19:** We have built a comprehensive web resource for our members, employers, providers, and communities so they are informed about federal and state resources available to them, as well as the most up-to-date benefit changes and other announcements from CareFirst.
- **Providing economic relief for those who need it:** In recognition of the extraordinary economic pressures our members and accounts may be facing, we have implemented a 60-day grace period for premiums. We will provide premium credits for fully insured small and large group health plan and dental plan customers in August, and rebates for individual members and fully insured small

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and large group customers who had CareFirst coverage in 2019. We are also in compliance with DISB's orders on suspension of terminations and repayment rules.

Consistent with our relentless focus on our members, CareFirst has also taken several other steps to **support our health care delivery system and the provider community in the National Capital Region**, including:

- **Implementing a new accelerated payment program:** We provided the opportunity for advance funds to hospitals and an array of independent providers experiencing financial strain due to the coronavirus pandemic.
- **Conducting outreach to 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 and geographies. 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. Our nurses are targeting a population of 62,000 for outbound calls. 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, we 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, including the District.
- **Developed a 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.
- **Adjusted utilization management policies and practices to reduce administrative burdens on the healthcare system:** We relaxed our authorization requirements for hospital admissions, surgeries, and hospital transports during the emergency. In addition, we are honoring prior authorizations for elective surgeries for a period of up to 12 months, contingent on member eligibility.

We have taken action to continue to **support our local communities at large**, a core part of our not for profit mission, including:

- **Announcing 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. These funds will help close gaps in medical care access, minimize food insecurity and support the needs of populations disproportionately impacted during the crisis. We are currently reviewing grant applications for these funds.
- **Launched a Community Food Relief Program** in partnership with Aramark. Cafeteria staff at three CareFirst facilities will prepare and package cold, boxed meals for impacted organizations in the District.

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- **Developed and implemented a new creative campaign in D.C.** to reinforce the importance of **staying home to save lives** to help our front line, essential workers. The campaign brings home the messaging that doing this saves the lives of family and friends.

Lastly, CareFirst has taken action to **significantly increase our associates' ability to work remotely and ensure their safety** if their jobs require them to be onsite, including:

- **Activated enhanced daily cleaning and an extensive sanitation process** at all CareFirst offices.
- **Initiated a \$1.2 million remote work plan** and increased **remote capacity** so that 95% of CareFirst associates are now working from home.
- **Created and deployed confidential COVID-19 Hotline** for CareFirst associates, to ensure CareFirst workforce has the resource they need in the midst of the pandemic.

**CareFirst has invested millions of dollars in the District of Columbia and throughout the region to fulfill our obligations to CareFirst members and support our stakeholders in D.C. and elsewhere throughout this crisis.** We will continue to evaluate and implement ways that we can lend support to our members, healthcare delivery system, employees, and communities, as well as maintain our mission.