



COVID-19 UPDATE

For Brokers and Consultants

AUGUST 20, 2020

Proprietary and Confidential

WELCOME

Timothy Matthews, VP, Commercial Individual and Small Group Sales



AGENDA

1. Return to Work Offering
2. Blue Rewards, CareFirst Video Visit and Provider-Sponsored Telemedicine
3. COVID-19 Impact on Renewals

RETURN TO WORK


Philip Micali, Marketing Consultant



Core Program Components in the Group Market, all segments

Component	Description
Coronavirus Resource Center	Articles and resources via member, provider, group and broker microsites on carefirst.com Includes thought-leadership pieces, decision-making toolkits and case studies to help guide the choices necessary for expanding or resuming business operations.
Mental Health & Well Being Support	Pronouncement of CareFirst's behavioral health programs designed to provide specialized and accessible care. Enhanced Coronavirus Resource Center content related to Mental Health & Wellbeing.
Toolkit + Quick Start Guide	Johns Hopkins Center for Health Security Toolkit (includes return to office guidelines and risk assessment tools), CareFirst Quick Start Guide
Webinar with Johns Hopkins Experts	Experts on the Johns Hopkins Center for Health Security team will provide a live virtual presentation, with time for Q&A for our accounts and brokers to participate; hosted by CareFirst
High Risk Member Outreach	Contacting most at-risk members to better navigate the COVID-19 pandemic. Nurses are providing members with care management support including health education, assistance with benefits, connections to community resources, and help securing medications.
Employee/Member Communications	Templated communications on topics including mental health and substance abuse, nutrition, exercise; Choose from postcards, flyers/posters and emails

Additional Options for Self-Funded Accounts

Component	Description		Cost
Covid Return to Work Consultation	Select researchers within the Johns Hopkins Center for Health Security (Crown & Co, LLC Consulting) available as professional fee consultants to develop customized RTW strategies based on risk assessment		Three options (account can buy all): <ul style="list-style-type: none"> ▪ \$25,000 for 30 hours ▪ \$2,500 monthly thereafter ▪ \$5,000 for tailored written guidelines specific to client's business
Employee Care Packages	Mask, hand sanitizer and/or touch tool; Bulk order to employer or mail to subscribers		\$4.72 per kit, plus estimated (based on volume) \$2.75 for packaging and fulfillment. Additional fees for tax, freight and postage will apply.
On-site Temperature Checks	Temperature checks at the worksite(s) via LabCorp		\$90 per hour charge by LabCorp
On-site Diagnostic Testing	Diagnostic testing of virus, not antibody, at the worksite(s) or CVS retail		<ul style="list-style-type: none"> ▪ At worksite, rapid test: \$5,100 per machine per day, 3 month minimum ▪ At worksite, Swab & Send: \$130/test ▪ At retail CVS, Swab & Send: \$150/test

Onsite/Offsite Diagnostic Testing

Service	CVS
Point of Care (worksite conference room) Abbott Rapid Test Method	<ul style="list-style-type: none">▪ \$5,100 per day▪ exp output = 40 tests per day▪ \$127 per test▪ Minimum 3-month contract▪ Minimum total spend \$306,000▪ 15-minute results turnaround
Retail Drive Thru Swab & Send method	<ul style="list-style-type: none">▪ \$150 per test not billed through claims▪ 90-100 tests per day per clinician output▪ 5-7 days results turnaround▪ Geo dependent
Hybrid (worksite) Swab & Send method	<ul style="list-style-type: none">▪ \$130 per test not billed through claims▪ 90-100 tests per day per clinician output▪ 5-7 days results turnaround▪ Geo dependent
Physician Telephonic Access	Access to clinician if positive results
Contract	Direct with CVS
Billing	Direct by CVS
Referral Fee to CareFirst	No

BLUE REWARDS, VIDEO VISIT AND TELEMEDICINE

Mary Penczek, VP, Large Group Sales and Client Management



Blue Rewards, Video Visit and Telemedicine



At the beginning of the pandemic, CareFirst initiated cost share waivers for Video Visit and provider-sponsored telehealth visits to ensure accessibility to medical care as providers were assessing, creating and implementing health safety protocols.

In addition, CareFirst extended the time period to complete the Blue Rewards health screening activity. Members with effective dates from November 1, 2019 through July 31, 2020 were granted an additional 90 days to complete their health screenings.

Now that primary care provider offices have implemented protocols to reopen for in-person visits, we've made the following updates:

- The Blue Rewards health screening activity timeframe is not extending to members with effective dates after August 1, 2020
- Effective July 25, CareFirst is no longer waiving member cost share for non-COVID related CareFirst Video Visit and provider-sponsored telehealth visits. Members are responsible for their normal cost share associated with these services.*

Member liability is still being waived for diagnostic tests, visits associated with diagnostic testing, and FDA-authorized antibody tests for COVID-19 and treatment of COVID-19 until 9/30/20

COVID-19 IMPACT ON RENEWALS

Stephen Jepson, VP, Large Group Sales and Client Management



COVID-19 Impact on Renewals

CareFirst is **not** dropping off COVID impacted months from our renewal calculation and using an older experience period in its renewal calculation;

CareFirst is **not** adjusting our current trend factors to assume deferred elective procedures or increased morbidity due to deferred treatment of chronic conditions;

CareFirst's manual rates are **not** impacted by a COVID adjustment since the manual rates were developed pre-COVID.

Our process for COVID impacted claim experience periods is as follows:

- Beginning with the March claims, an adjustment factor (similar to a completion factor) will be applied to the actual incurred claim amount for that particular group, that month;
- The factor is derived using a comparison between the actual incurred claims PMPM for CareFirst's fully insured book of business versus our projected PMPM claim level for that month;
 - Example: If our original forecasting model projected an expected claim level of \$400 PMPM for the month of June and due to COVID, the actual incurred amount was only \$350 PMPM, the factor we would apply to that month would be $\$350/\400 or .875. Therefore, if the actual incurred claim level for your group was \$250,000, the June incurred claims would be adjusted to \$285,714 ($\$250,000/.875$)
- A unique factor will be determined by our actuarial staff each month during the pandemic;
- Separate factors will be derived for medical, pharmacy, and dental products.

Q&A

Timothy Matthews, VP, Commercial Individual and Small Group Sales

