



State of Maryland

Health Plan Guide *2025*

Programs, resources and tools for our members

CareFirst 
Family of health care plans



Table of contents

Welcome

- 4** Why choose CareFirst BlueCross BlueShield?
- 5** Guide to key terms

Included with every CareFirst plan

- 7** My Account—your member portal
- 8** State of Maryland Health and Wellness Program 2025
 - Register with CareFirst WellBeing
 - Eligibility
- 9** CareFirst WellBeing
 - Digital resources to keep you motivated
 - Personal health coaching
 - Weight management and diabetes prevention
 - Financial well-being
 - Tobacco cessation
- 11** Behavioral health and addiction support
- 12** Diabetes Virtual Care Program
 - Testing supplies and connected devices
 - Personalized one-on-one virtual coaching
 - Virtual doctor visits
- 13** Blue365 Wellness Discount Program

Care where and when you need it

- 15** Options for care
- 16** Find a doctor tool
- 17** CloseKnit virtual care
 - Primary care
 - Urgent care
 - Mental health services
 - New parent support
 - Nutrition services
- 18** Care Management program
- 19** Care outside the service area
 - BlueCard
 - Blue Cross Blue Shield Global Core

Managing your healthcare plan

- 21** Understanding your member ID card

Helpful resources

- 23** Insurance basics video library
- 24** Online member resources
 - Need care?
 - Understanding and managing your plan
 - Health, wellness and member discounts
 - Coverage outside the U.S.
 - Go paperless
 - Follow us on social media
- 25** Rights and Responsibilities
- 28** Notice of Nondiscrimination and Availability of Language Assistance Services
 - Language Assistance Available

Welcome

Why choose CareFirst BlueCross BlueShield?

Unmatched access

With 91% of national providers¹ and 99% of local providers² within our Blues network, you have the **broadest access to care**.

Comprehensive care

Our comprehensive care approach ensures you have a consistent, whole health experience that helps you better manage your **physical, emotional, social and financial well-being**.

Local expertise

Our extensive and long-standing local relationships give you **unparalleled access to providers and community organizations**, resulting in enhanced care coordination and improved health outcomes.

Innovative member solutions

Beyond health coverage, you have access to our **comprehensive portfolio of best-in-class member solutions** to help you achieve your best health in all stages of life, health and conditions.



CareFirst is proud to be recognized as one of the World's Most Ethical Companies® for 12 consecutive years.



Largest not-for-profit health insurer in the Mid-Atlantic



1 in 2 Americans is covered by Blue regionally, 1 in 3 nationally³



Over 90% of local providers and 100% of regional hospitals are in our network



1.7 million providers across the U.S. representing 96% of hospitals and 83% of doctors⁴

¹ CHP 2024 Network Access Compare Findings with additional data

² CareFirst Book of Business Data, August 2020

³ BCBSA Blue Facts, February 2022

⁴ BCBSA Blue Facts, December 2023

"World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

Guide to key terms

Allowed benefit (also called the CareFirst member cost)

The maximum amount in-network providers can charge CareFirst members for a specific service.

Balance billing

Out-of-network providers can charge more for their services. If a patient sees an out-of-network provider, they may be responsible for paying the difference between the provider's price (actual charge) and the maximum amount CareFirst will pay (allowed amount or allowed benefit).

Cost sharing

The portion of the healthcare costs your plan doesn't pay is your share. Generally, the more costs you're willing to pay, the lower your premiums. Cost sharing is different from your premium—it includes three things:

1. **Deductible:** Depending on your plan, you'll need to pay for some services on your own until you reach your deductible. Then your plan starts helping with the cost of your care.
2. **Coinsurance:** The percentage or dollar amount you pay when services are received. Depending on your plan, you may need to reach your deductible before paying the coinsurance amount.
3. **Copayment/Copay:** The dollar amount you pay when services are received. A visit to a primary care physician might require a copay of \$10, a visit to a specialist \$20 and a prescription \$20.

In-network

Doctors, hospitals, labs and other providers or facilities that participate in the health plan's provider network. Many plans encourage members to use participating in-network providers to reduce out-of-pocket expenses.

Out-of-network

Doctors, hospitals, labs and other providers or facilities that DO NOT participate in your health plan's provider network.

- HMO members are generally not covered for out-of-network services except in emergency situations.
- Members enrolled in Preferred Provider Organizations (PPO) and Point of Service (POS) plans can go out of network but may pay higher out-of-pocket costs.

Out-of-pocket maximum

The maximum dollar amount a member will pay out-of-pocket in coinsurance, copays and/or deductibles in a benefit period for covered services. Once the out-of-pocket maximum is met, your CareFirst plan pays 100% of the allowed amount for covered services for the rest of the benefit period.

Premium

The amount you pay each month for health insurance coverage. Premiums do not count toward deductibles or out-of-pocket maximums.

Primary care provider (PCP)

A provider you select who is part of your plan network, provides routine care and coordinates other specialized care.

- The PCP should be selected from the network that corresponds to the plan in which you are a member.
- The physician you choose as your PCP may be a family or general practitioner, internist or pediatrician.
- If you prefer, you may also choose CloseKnit, our virtual-first primary care practice, as your PCP.

Service area

The geographic area in which a health plan delivers healthcare through a contracted network of participating (in-network) providers. CareFirst's service area covers Maryland, Washington D.C. and Northern Virginia.

You can also explore our [complete health insurance glossary](#).



**Included with every
CareFirst plan**

My Account—your member portal

My Account is personalized to you and your CareFirst benefits. Stay on top of your health with easy access to everything you need to understand your coverage, find care at the best price, and track your claims and deductibles at your fingertips.

Your plan information

- Check the status of claims, remaining deductibles and out-of-pocket totals
- Review your Explanation of Benefits (EOBs)
- View copays and identify other expenses for which you may be responsible
- View, order or print your member ID card
- Confirm if a referral or preauthorization is required for a specific service*

Beyond coverage—support for a healthier you

- Access CloseKnit CareFirst WellBeing directly from your member portal

Your documents

- Download forms for claim submissions, drug requests, authorizations and more

Doctors, specialists and healthcare facilities (Find a Doctor tool)

- Choose or change your primary care provider (PCP) as applicable
- Find and select in-network:
 - Doctors, specialists, dentists and behavioral health providers
 - Hospitals, urgent care centers, labs and imaging facilities
- Read and write reviews of providers and facilities

Savings tools

- Compare hospitals to determine which is best for the care you need with our Provider Comparison tools
- Research drug and pharmacy information with our Drug Pricing tool

Help

- Send a secure message or question via the Message Center

Visit carefirst.com/statemd for detailed benefit information.

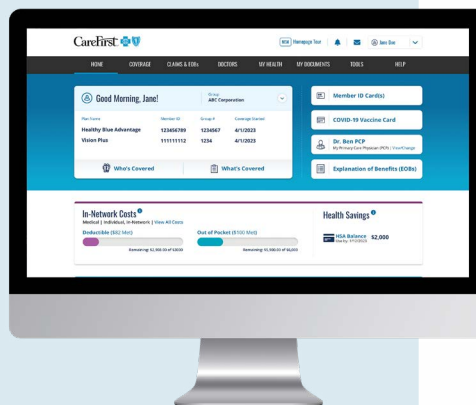
How to register for My Account

Signing up is easy and only takes a few minutes.

- Go to carefirst.com/myaccount and select *Register Now*.
- Then, follow the steps to complete your registration.

To register, you'll need:

- Your member ID number or the last four digits of your social security number



To get started, download the CareFirst Mobile app from your favorite app store.

* If applicable to your plan.w

State of Maryland Health and Wellness Program 2025

CareFirst WellBeingSM is a wellness program designed to help you live a healthier life, reach your wellness goals and earn rewards like \$0 PCP copays and reduced specialist copays for completing healthy activities. You have from January 1, 2025–December 31, 2026 to complete the 2025 healthy activities. Rewards earned in 2025 continue through 12/31/2026. For more information, visit carefirst.com/statemd and log in to My Account.

Register with CareFirst WellBeing

If you have not already registered, visit carefirst.com/statemd and log in to My Account. Click *Explore Now* in the wellness program pop-up message. You'll need to enter your CareFirst My Account username and password and complete the one-time registration with CareFirst WellBeing. Access your wellness program from the web or download the CareFirst WellBeing app.

You can earn three rewards. Rewards can be earned in no particular order:

- Free PCP visits:
- To earn free PCP visits, select a PCP, and
- Complete the RealAge[®] test (an online health assessment that helps you determine the physical age of your body compared to your calendar age)

Receive up to two \$5 reductions:

- To receive a \$5 reduction in your specialist copay, complete one of the recommended screenings listed at carefirst.com/statemd-screenings
- To receive a \$5 reduction in your specialist copay, complete an annual eye exam

Reductions to your specialist copay will be activated after CareFirst receives verified paid claims. The claim must meet certain requirements including having gone through the CareFirst claims review process and have been paid. CareFirst will update the member's account to show reductions have been granted. The entire process may take up to 45 days.

¹ Dependent children enrolled in the CareFirst health plan are eligible for health coaching.



To access the above activities, simply log in to your CareFirst WellBeing account, click *Achieve*, then *Rewards*. Next, click *State of Maryland Wellness Program 2025*. The sooner you complete your wellness plan activities, the sooner you start saving. If you require assistance with the wellness program or completing any activity, call CareFirst WellBeing at **877-260-3253**.

Eligibility

Completing the wellness activities to earn rewards applies to employees, non-Medicare eligible retirees and non-Medicare eligible spouses and domestic partners enrolled in the CareFirst health plan. It does not apply to retirees (and retiree spouses) for whom Medicare is primary. Also, rewards do not apply to enrolled dependent children regardless of age.

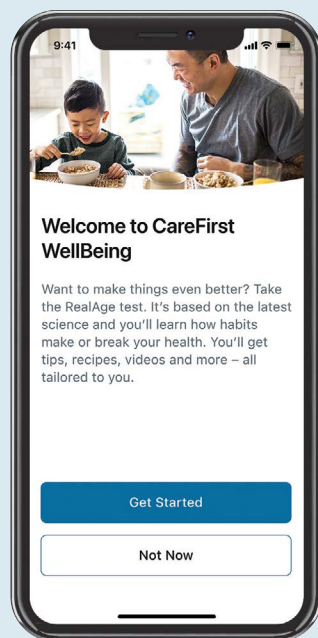
CareFirst WellBeing

CareFirst WellBeing is your personalized digital connection that offers motivating digital resources accessible anytime, plus specialized programs for extra support—**at no cost to you.**

Your health and well-being is not a single statistic or one-and-done goal. It's a product of everything in your daily life—family, friends, relationships, responsibilities, stressors, habits and more.

CareFirst WellBeing is here to help you navigate it all.

Our web- and app-based platform connects you to resources and programs designed to support your overall well-being—physical, emotional, social and financial.



Digital resources to keep you motivated



RealAge®: Age is nothing but a number. But your RealAge can tell you a whole lot about your overall health. Take the assessment to learn your body's RealAge and steps you can take to a healthier life.



Challenges: Stay motivated by joining a challenge to make achieving your health goals more entertaining.



Trackers: Connect your wearable devices or enter your own data to monitor daily habits like sleep, steps, nutrition and more.



A personalized health timeline: Receive content based on your health and well-being goals, along with your motivation and interests.



Meditation, relaxation and more: Break free from stress with mindfulness tools, unwind at the end of the day or ease into a restful sleep with meditation, streaming music and videos—explore your options through CareFirst WellBeing and begin recharging yourself for better health.



To get started, download the CareFirst WellBeing app from your favorite app store.

This well-being program is administered by Sharecare, Inc., an independent company that provides health improvement management services to CareFirst members. Sharecare, Inc. does not provide CareFirst BlueCross BlueShield products or services and is solely responsible for the health improvement management services it provides.

Personal health coaching

Get one-on-one confidential coaching to achieve your best possible health. Your health coaches are experienced, credentialed and have a wide variety of specializations. They know you're the ultimate decision-maker on your healthcare journey and are here to support you every step of the way.

You'll find two coaching program options through CareFirst WellBeing:

- **Disease management:** If you're living with a chronic or complex condition, you can work closely with a licensed professional or registered nurse specially trained in various conditions like diabetes or coronary artery disease. Your coach will help you better understand your doctor's recommendations, medications and symptoms. You'll also work together to set goals to reduce your risk.
- **Lifestyle coaching:** To improve your health and wellness in your daily life, such as stress management, healthy eating and physical activity, your health coach will help you identify opportunities to achieve your personal goals. They'll also provide support, resources and guidance along the way.

Your coaching program is personalized, approachable and delivered to you through one-on-one calls and an easy-to-use portal where you can find additional resources, schedule calls with your coach and more.

Enroll in coaching through your WellBeing account or call us at 877-515-2615.

Weight management and diabetes prevention¹

Reach a healthier weight and reduce the risk of developing type 2 diabetes through gradual lifestyle changes that become lifelong habits. The following web- and app-based programs can help support your efforts:

- **Noom:** Noom's personalized, psychology-based techniques will help you develop and maintain healthy eating patterns and physical activity habits. Access tracking tools, peer support and an optional coach, plus gain confidence with practical knowledge to make lasting change—at a pace that's comfortable for you. Plus, new resources like Noom Move—an extensive collection of workouts, and GLP-1 Companion for those on a GLP-1 weight loss medication.
- **Eat Right Now:** This 12-month program combines neuroscience and mindfulness tools to help you identify eating triggers and ride out cravings to change eating patterns. Get access to short daily video lessons, a dedicated digital coach, weekly live classes and online community support to achieve your best health. Eat Right Now has expanded its program to include Mindful Eating—for those who want to improve their eating habits and their relationship with food when weight loss is not the end goal.

Financial well-being

Whether you want to stop living paycheck to paycheck, get out of debt or send a child to college, our financial well-being program, SmartDollar, can help. With engaging videos, expert tips, easy-to-use tools and a step-by-step plan to help you reach your financial goals—you'll learn how to have better control over your money to make it work harder for you.

Tobacco cessation

Our voluntary and confidential 21-day program, Craving to Quit, teaches you how to recognize and avoid tobacco cravings and habits. Using the science of behavior change, the program provides the support you need to make quitting easier, including digital coaching, peer-to-peer support and access to daily mindfulness activities and online tools.

To access these resources and enroll in any of the specialized programs, download the CareFirst WellBeing app or visit carefirst.com/wellbeing to log in or register for your account.



¹ To join Noom or Eat Right Now, members need to meet clinical eligibility criteria through an online assessment. Noom is an app-based program. Eat Right Now is app-based and available on the web.

Eat Right Now is administered by Sharecare, Inc. and Noom is administered by Noom, Inc., independent companies that provide health improvement management services to CareFirst members. Sharecare, Inc. and Noom do not provide CareFirst BlueCross BlueShield products or services and are solely responsible for the health improvement management services they provide.

Behavioral health and addiction support

As a CareFirst member, you have 24/7 access to a range of programs for depression, anxiety, drug or alcohol dependencies and other mental health conditions, including:



CloseKnit (closeknithealth.com): Our leading virtual-care practice offers an integrated experience between primary and behavioral healthcare. CloseKnit providers can assess behavioral health needs to help you connect with therapists and psychiatrists.



Provider network: CareFirst makes it easy to find and access services covered by individual medical plans. You can view real-time provider availability, see cost share up front and schedule appointments online (via headway.co) or use our provider directory tool for a broader search.



Care navigation: A Behavioral Health Care Manager gives you a chance to be heard and can help you find a path forward. This service is available to everyone; call the CareFirst Support Line at **800-245-7013** for assistance.

LGBTQ+ members can contact our dedicated gender services specialist at gender.services@carefirst.com for help navigating care and understanding benefits.



Substance use disorder support: CareFirst offers 24/7 clinical counseling and direct scheduling (within 48 hours) for adolescents and adults to improve access to substance use disorder treatment. Call the CareFirst Support Line at **800-245-7013** for assistance.



988 SUICIDE & CRISIS
LIFELINE

Get support today: If you or someone you know is in crisis, call or text 988 or contact the CareFirst Support Line at 800-245-7013.

Individual benefits vary. Members should log in to their My Account to see which programs are available through their health plan.

CloseKnit is a registered trademark owned by, and is the trade name of, Atlas Health, LLC. Atlas Health, LLC d/b/a CloseKnit provides telehealth services to CareFirst BlueCross BlueShield members. Atlas Health LLC. is an Affiliate of CareFirst Inc. the holding company for all of the CareFirst plans.

Diabetes Virtual Care Program

For members who need help stabilizing their type 2 diabetes, our national Diabetes Virtual Care Program—offered by Onduo,¹ a virtual care management company—provides personalized support, easy-to-use tools and access to certified diabetes educators all at no cost through a convenient mobile app.

The program provides you with the care and support you may need in between your doctor visits such as:

Testing supplies and connected devices

Receive a welcome kit with a connected blood glucose meter and unlimited test strips shipped right to your door. Supply refills are available at no additional cost.

Personalized one-on-one virtual coaching

Get answers to your diabetes-related questions. You can also chat with your personal care lead to set up a plan to improve your nutrition, start an exercise program or meet a health goal.

Virtual doctor visits

Schedule a telehealth visit with an endocrinologist or certified diabetes educator, as needed, to receive personal recommendations and guidance to manage any symptoms. We'll take care of coordinating information with your doctor.

CareFirst members enrolled in the program who had an A1C of 8% or greater, showed an overall average A1C decrease of 1.2%.²



¹ Onduo is an independent company that provides certain care management and coordinated clinical care programs to CareFirst BlueCross BlueShield members. Members must be referred into the program by CareFirst or their physician. Not available for CFA/FEP PPO/Medicare Supplement members. Some elevated clinical risk exclusions apply.

² Individual results may vary.

Blue365 Wellness Discount Program

Get great deals on premier items from national and local retailers.

With the Blue365 wellness discount program, great deals are yours for every aspect of your life—like 20% off at Reebok.com, discounted nutrition products or a gym membership for only \$28 a month.

To take advantage of Blue365, register now at carefirst.com/wellnessdiscounts. It's an online destination featuring healthy deals and discounts exclusively for our members.

Just have your CareFirst member ID card handy. If you have medical coverage, use your member ID number to register for Blue365. If you do not have CareFirst medical coverage, but instead only have wellness, vision, dental or disability benefits, enter 233 instead of a member ID number.

In a couple of minutes, you'll be registered and ready to shop. Every week, Blue365 will send a special deal straight to your email inbox.



Check out these top brands with discounts just for you:



**Care where and when
you need it**

Options for care

Establishing a relationship with a primary care provider (PCP) is the best way to receive consistent, quality care. Except for emergencies, your PCP should be your first call when you require medical attention. Below is a chart with other choices for care, including some options that are available anytime, day or night.

Location	Cost	Needs or symptoms such as:	Virtual option	In-person option	24/7	Rx
CloseKnit virtual care CloseKnit offers 24/7/365 virtual-first primary care, urgent care, mental health and other specialty services. In-person care available when applicable. <i>In-person care available when applicable; Primary care available to members and dependents ages 18+; Urgent care available to members and dependents ages 2+</i>	\$	<ul style="list-style-type: none"> ■ Preventive visits ■ Urgent care ■ Mental health therapy ■ Psychiatry for ages 2+ ■ Lactation consultation ■ Nutrition and diet support 	✓	✓	✓	✓
24-Hour Nurse Advice Line Call 800-535-9700 for general questions about health issues or where to go for care	\$0	<ul style="list-style-type: none"> ■ Cough, cold and flu ■ Rashes ■ Medication questions 	✓	✗	✓	✗
PCP visit Discuss diagnosis, treatment of illness, chronic conditions, routine check-ups	\$	<ul style="list-style-type: none"> ■ Routine physical ■ Diabetic care ■ Cough, cold, flu, allergies ■ Bronchitis 	Verify availability with your provider	✓	✗	✓
Convenience care centers <i>(e.g., retail clinics such as CVS MinuteClinic)</i> Health screenings, vaccinations, minor illness or injury	\$\$	<ul style="list-style-type: none"> ■ Cough and cold ■ Pink eye ■ Ear pain ■ Flu shot 	✗	✓	✗	✓
Urgent care centers <i>(e.g., ExpressCare or Patient First)</i> Non-life-threatening illness or injury requiring immediate care	\$\$\$	<ul style="list-style-type: none"> ■ Sprains ■ Cut requiring stitches ■ Minor burns ■ Sore throat 	✗	✓	✗	✓
Emergency room visit Life-threatening illness or injury	\$\$\$\$	<ul style="list-style-type: none"> ■ Chest pain ■ Difficulty breathing ■ Uncontrolled bleeding ■ Major burns 	✗	✓	✓	✓

Plans with Virtual Connect Plus receive unlimited \$0 primary care and mental health services through CloseKnit and select in-person providers. Check the plan's coverage information for full details.

PLEASE READ: The information provided in this document regarding various care options is meant to be helpful when seeking care and is not intended as medical advice. Only a medical provider can offer medical advice. The choice of provider or place to seek medical treatment belongs entirely to you.

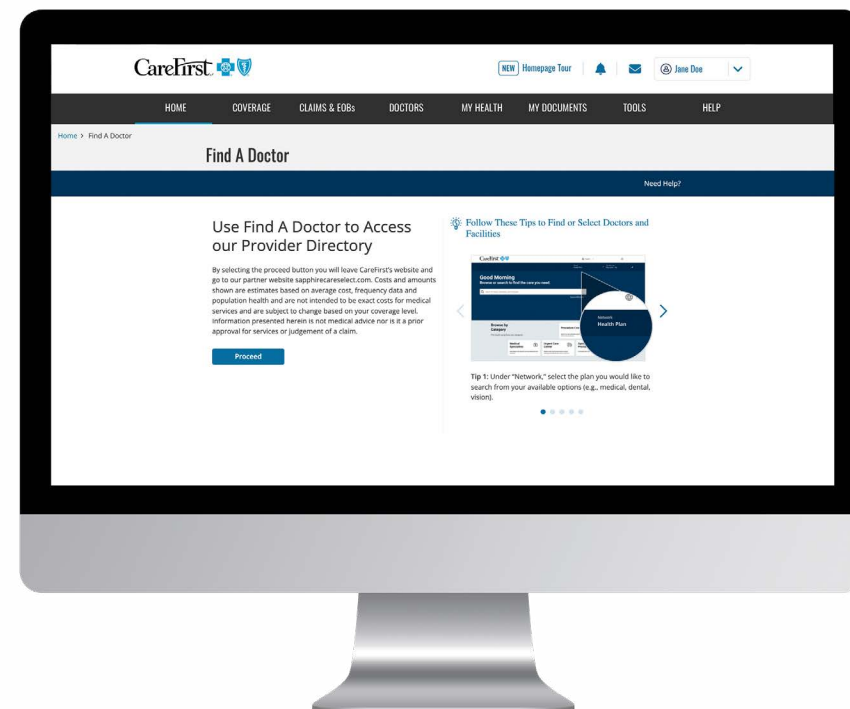
Find a doctor tool

Search for doctors, hospitals, urgent care centers and other healthcare providers—nationwide.

CareFirst has one of the world's largest networks of participating providers—over one million. Whether you're looking for a primary care physician, a specialist or a care facility, we can help you find one that's right for you. With our online provider directory, you can search by name, location, specialty and other options. You can also:

- **Browse by category**—such as primary care, behavioral health, dental and retail pharmacy
- **Review provider highlights**—including specialties, locations, credentials and which CareFirst plans they accept
- **Access CloseKnit**—our leading virtual-care offering for primary, urgent and mental health care

Try it for yourself at carefirst.com/doctor.



24-Hour Nurse Advice Line

Experienced registered nurses are available 24 hours a day, 7 days a week, 365 days a year. The nurse will ask a few questions and give you information to help you:

- Decide when to visit your doctor or go to a convenience clinic, urgent care center or the emergency room
- Understand your medications
- Find network doctors and prepare for an appointment
- Learn about preventive care

To speak to a registered nurse, call **800-535-9700**.



CloseKnit virtual care

CloseKnit is our leading virtual-care practice, offering high-quality, personalized care via your desktop or the CloseKnit mobile app.¹

With CloseKnit, you can access a wider variety of care services available in all 50 states and Washington D.C., including:

Primary care

Full-service primary care from a dedicated Care Team. (For adults age 18+)

- Preventive care and support for chronic conditions
- 24/7/365 access to live chat with your dedicated Care Team
- Convenient appointments, including nights and weekends

Urgent care

Average wait time is 30 minutes or less. (For adults and children age 2+)

- Great for common illnesses and minor injuries
- 24/7/365 access to providers—no appointments necessary

Mental health services

Expert help from licensed therapists and psychiatrists. (For adults and children ages 2+)

- Short- and long-term therapy and medication management
- Appointments built around your schedule

New parent support

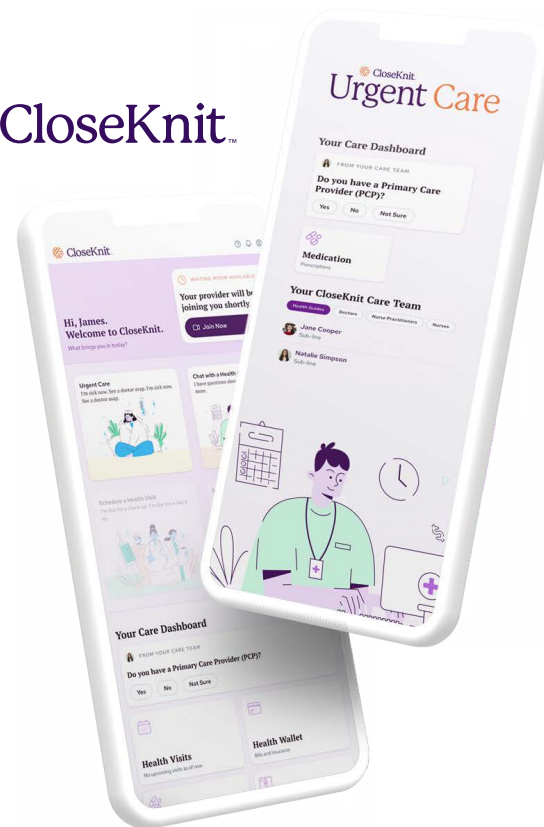
Lactation services and support for new parents and nursing mothers.

- Prenatal risk assessments
- Postnatal feeding education and weaning programs
- Appointments built around your schedule

Nutrition services

Guidance and support for healthy eating, weight loss and more.

- Great for getting support to help you meet your goal(s)
- Work with experienced, registered dietitian nutritionist



Learn more and register
at closeknithealth.com.



¹ Providers will use their professional judgment to determine if a telemedicine visit is appropriate or if an in-person visit is required.

CloseKnit is a registered trademark owned by, and is the trade name of, Atlas Health, LLC. Atlas Health, LLC d/b/a CloseKnit provides telehealth services to CareFirst BlueCross BlueShield members. Atlas Health LLC is an Affiliate of CareFirst Inc. the holding company for all of the CareFirst plans.

Care Management program

Whether you're facing a temporary setback or a long-term health condition, our care managers are here to help.

Sometimes, we all need a little extra support with our health.

If you're facing health challenges, including cancer, heart failure, diabetes, at-risk pregnancy or a behavioral health condition—our Care Management team can help reduce the frustration of complex care and get you back to your optimal health.

Care Management is a benefit included in your CareFirst plan. When you agree to participate, a care manager will:

- Call you for an initial review of your medical history to identify the factors that may affect your health.
- Review your progress and answer any of your questions.
- Provide support during your time of need.
- Provide you with information and self-care tips related to your condition.
- Assist with identifying community resources and support groups available to you.

Work closely with your healthcare team to coordinate the services you need. Your care manager is a key source of support. They work closely with you to understand your goals and design a plan to take control of your health.



To learn more, visit carefirst.com/1on1support or call 888-264-8648, option 4.

Care outside the service area

Find doctors, hospitals and specialists to help you stay safe and healthy around the country and the globe.

BlueCard

If you choose a PPO or Advantage CareFirst plan, you are automatically enrolled in the BlueCard program. BlueCard gives you the peace of mind that you'll always have the care you need when you're away from home, outside our service area.

More than 91% of all doctors, specialists and hospitals throughout the United States contract with Blue Cross Blue Shield Association plans. With your CareFirst member ID card, you can access providers and hospitals almost anywhere.

Within the United States

- Always carry your current member ID card for easy reference and access to services.
- To find names and addresses of nearby providers and hospitals, visit [carefirst.com/doctor](https://www.carefirst.com/doctor) or call BlueCard Access at **800-810-BLUE (2583)**.
- Call Member Services for precertification or prior authorization, if necessary. Refer to the phone number on your member ID card because it's different from the BlueCard Access number.
- Present your member ID card at the participating provider's office.
- You should not have to complete any claim forms or pay upfront for medical services other than the usual out-of-pocket expenses. CareFirst will send you a complete Explanation of Benefits (EOB).

With your CareFirst member ID card, you can access providers and hospitals almost anywhere.



Blue Cross Blue Shield Global Core

Just like your passport, you should always carry your CareFirst member ID card when traveling outside the United States. Our Global Core program—**included in every CareFirst plan**—ensures you can get medical assistance services and access to providers, hospitals and other healthcare professionals in nearly 200 countries.

The process is the same as if you were in the United States, with the following exceptions:

- In most cases, you shouldn't have to pay upfront for inpatient care at Global Core hospitals; the hospital should submit your claim. You are responsible for the usual out-of-pocket expenses.
- At non-Global Core hospitals, you pay the provider or hospital for inpatient care, outpatient hospital care and other medical services. To be reimbursed, you'll need to complete an international claim form and send it to the Global Core Service Center. The claim form is available online at [bcbsglobalcore.com](https://www.bcbsglobalcore.com).
- To find a BlueCard provider outside the United States, visit [bcbs.com](https://www.bcbs.com), select *Find a Doctor*.

Medical assistance when outside the United States

Call **800-810-BLUE (2583)** for information on doctors, hospitals and other healthcare professionals or to receive medical assistance services. A medical assistance vendor, in conjunction with a medical professional, will make an appointment with a provider or arrange hospitalization if necessary.

Blue Cross Blue Shield Global Core mobile app

With the Global Core mobile app, you have help in the palm of your hand and convenient access to doctors, hospitals and resources worldwide. At a glance, you can find doctors, translate medical terms and access local emergency information. To learn more, visit [bcbsglobalcore.com/Home/MobileApp](https://www.bcbsglobalcore.com/Home/MobileApp).

Managing your healthcare plan

Understanding your member ID card

Your member ID card identifies you as a CareFirst member and shows important information about you and your covered benefits.

Each family member on your plan should have a card—like the example shown here—with their name on it. Make sure to always present your ID card when receiving services. If you don't have your physical card, you can view it on your smartphone through My Account.

This graphic shows the most requested information when you receive care. In addition, you will find important telephone numbers on the back.

Make sure the information on your card is correct. If there is an error, call Member Services at the number on the back of your member ID card.

CareFirst BlueChoice

1 Member Name DOE, JOHN	OPEN ACCESS BlueChoice HMO HSA	6
2 Member ID ABC0000000	PCP Name SMITH, JANE	
Group 99K1	Coverage FAMILY	
3 RxBin 001123 RxPCN AVB Rx GRP RX7546	P\$30 S\$40 CCS\$30 UC\$60 ER\$300 RX AV	7
Eff Date 01/01/2023	5	
BC/BS Plan 080/580	Medical FAM Deductible \$3000 In-Network FAM Out-of-Pocket \$7500 Out-of-Network \$6000 \$10000	8
4 Rx Deductible \$500 Rx Out-of-Pocket INTEGRATED WITH MEDICAL		

1 & 2 Member ID & Group #—these are the numbers providers will ask for to verify your coverage

3 Codes—pharmacies use these to route claims for payment

4 Prescription deductible and out-of-pocket maximums

5 Additional coverage—abbreviations correspond to what's included in your plan

6 Plan and PCP name—your plan and primary care provider's name

7 Copay amounts—abbreviations correspond to your plan copays

8 Medical deductible and out-of-pocket maximums

Abbreviations and other terms

- C—Clinic
- CC—Convenience Care
- D—Dental
 - DP—Dental Preferred
 - DT—Dental Traditional
 - DE—Dental EPR, PPT
- ER—Emergency Room
- FAM—Family or Parent & Child
- IND—Individual
- Open Access**—No referrals are needed
- P—Primary Care
- PD—Pediatric Dental
- PV—Pediatric Vision
- P&C—Parent & Child
- RX—Pharmacy
- RxBIN, RxPCN, RxGrp—Codes pharmacies use to route claims for payment
- S or SPEC—Specialist
- S&S—Subscriber & Spouse
- UR—Urgent Care
- V or VC—Vision
 - AV—Adult Vision
 - VU—BlueVision Plus

Helpful resources

Insurance basics video library

Visit our [video library](#) to learn more about your benefits and the tools, programs and resources available.

Rights and Responsibilities

Notice of privacy practices

CareFirst BlueCross BlueShield and CareFirst BlueChoice, Inc. (collectively, CareFirst) are committed to keeping the confidential information of members private. Under the Health Insurance Portability and Accountability Act of 1996 (HIPAA), we are required to send our Notice of Privacy Practices to members of fully insured groups only. The notice outlines the uses and disclosures of protected health information, the individual's rights and CareFirst's responsibility for protecting the member's health information.

To obtain a copy of our Notice of Privacy Practices, go to carefirst.com and click on *Privacy Statement* at the bottom of the page, click on *Health Information* then click on *Notice of Privacy Practices*. Or call the Member Services telephone number on your member ID card. Members of self-insured groups should contact their Human Resources department for a copy of their Notice of Privacy Practices. If you don't know whether your employer is self insured, please contact your Human Resources department.

Member satisfaction

CareFirst wants to hear your concerns and/or complaints so that they may be resolved. We have procedures that address medical and non-medical issues. If a situation should occur for which there is any question or difficulty, here's what you can do:

1. If your comment or concern is regarding the quality of service received from a CareFirst representative or related to administrative problems (e.g., enrollment, claims, bills, etc.) you should contact Member Services. If you send your comments to us in writing, please include your member ID number and provide us with as much detail as possible regarding any events. Please include your daytime telephone number so that we may contact you directly if we need additional information.
2. If your concern or complaint is about the quality of care or quality of service received from a specific provider, contact Member Services. A representative will record your concerns and may request a written summary of the issues. To write to us directly with a quality of care or service concern, you can send an email to: quality.care.complaints@carefirst.com

3. Fax a written complaint to: **301-470-5866**

4. Write to: CareFirst BlueCross BlueShield Quality of Care Department, P.O. Box 17636, Baltimore, MD 21297

If you send your comments to us in writing, please include your member ID number and provide us with as much detail as possible regarding the event or incident. Please include your daytime telephone number so that we may contact you directly if we need additional information. Our Quality of Care Department will investigate your concerns, share those issues with the provider involved and request a response. We will then provide you with a summary of our findings. CareFirst member complaints are retained in our provider files and are reviewed when providers are considered for continuing participation with CareFirst.

These procedures are also outlined in your Evidence of Coverage.

For assistance in resolving a billing or payment dispute with the health plan or a healthcare provider, contact the Health Education and Advocacy Unit of the Consumer Protection Division of the Office of the Attorney General at **877-261-8807**.

Hearing impaired

To contact a Member Services representative, please choose the appropriate hearing impaired assistance number below, based on the region in which your coverage originates.

Maryland Relay Program: **800-735-2258**; National Capital Area TTY: **202-479-3546**. Please have your Member Services number ready.

Language assistance

Interpreter services are available through Member Services. When calling Member Services, inform the representative that you need language assistance.

Please note: CareFirst appreciates the opportunity to improve the level of quality of care and services available for you. As a member, you will not be subject to disenrollment or otherwise penalized as a result of filing a complaint or appeal.

Confidentiality of subscriber/member information

All health plans and providers must provide information to members and patients regarding how their information is protected. You will receive a Notice of Privacy Practices from CareFirst or your health plan, and from your providers as well, when you visit their office.

CareFirst has policies and procedures in place to protect the confidentiality of member information. Your confidential information includes Protected Health Information (PHI), whether oral, written or electronic, and other nonpublic financial information. Because we are responsible for your insurance coverage, making sure your claims are paid, and that you can obtain any important services related to your healthcare, we are permitted to use and disclose (give out) your information for these purposes. Sometimes we are even required by law to disclose your information in certain situations. You also have certain rights to your own protected health information on your behalf.

Our responsibilities

We are required by law to maintain the privacy of your PHI, and to have appropriate procedures in place to do so. In accordance with the federal and state Privacy laws, we have the right to use and disclose your PHI for treatment, payment activities and healthcare operations as explained in the Notice of Privacy Practices. We may disclose your protected health information to the plan sponsor/employer to perform plan administration function. The Notice is sent to all policyholders upon enrollment.

Your rights

You have the following rights regarding your own protected health information. You have the right to:

1. Request that we restrict the PHI we use or disclose about you for payment or healthcare operations.
2. Request that we communicate with you regarding your information in an alternative manner or at an alternative location if you believe that a disclosure of all or part of your PHI may endanger you.
3. Inspect and copy your PHI that is contained in a designated record set including your medical record.
4. Request that we amend your information if you believe that your PHI is incorrect or incomplete.
5. An accounting of certain disclosures of your PHI that are for some reasons other than treatment, payment, or healthcare operations.

6. Give us written authorization to use your protected health information or to disclose it to anyone for any purpose not listed in this notice.

Inquiries and complaints

If you have a privacy-related inquiry, please contact the CareFirst Privacy Office at **800-853-9236** or send an email to privacy.office@carefirst.com.

Members' rights and responsibilities statement

Members have the right to:

1. Be treated with respect and recognition of their dignity and right to privacy.
2. Receive information about the health plan, its services, its practitioners and providers, and members' rights and responsibilities.
3. Participate with practitioners in decision-making regarding their healthcare.
4. Participate in a candid discussion of appropriate or medically necessary treatment options for their conditions, regardless of cost or benefit coverage.
5. Make recommendations regarding the organization's members' rights and responsibilities.
6. Voice complaints or appeals about the health plan or the care provided.

Members have a responsibility to:

1. Provide, to the extent possible, information that the health plan and its practitioners and providers need in order to care for them.
2. Understand their health problems and participate in developing mutually agreed upon treatment goals to the degree possible.
3. Follow the plans and instructions for care that they have agreed on with their practitioners.
4. Pay copayments or coinsurance at the time of service.
5. Be on time for appointments and to notify practitioners/providers when an appointment must be canceled.

Eligible individuals' rights statement wellness and health promotion services

Eligible individuals have a right to:

1. Receive information about the organization, including wellness and health promotion services provided on behalf of the employer or plan sponsors; organization staff and staff qualifications; and any contractual relationships.
2. Decline participation or disenroll from wellness and health promotion services offered by the organization.

3. Be treated courteously and respectfully by the organization's staff.
4. Communicate complaints to the organization and receive instructions on how to use the complaint process that includes the organization's standards of timeliness for responding to and resolving complaints and quality issues.

Habilitative services

CareFirst provides coverage for habilitative services to members younger than the age of 19. This includes habilitative services to treat congenital or genetic birth defects, including a defect existing at or from birth, a hereditary defect, autism or an autism spectrum disorder, and cerebral palsy.

Habilitative services include speech, physical and occupational therapies. CareFirst must pre-approve all habilitative services. Any deductibles, copayments and coinsurance required under your contract apply. Policy maximums and benefit limits apply. Habilitative services are not counted toward any visit maximum for therapy services.

Please note: Any therapies provided through the school system are not covered by this benefit. This coverage applies only to contracts sold to businesses based in Maryland. Check your contract coverage to determine if you are eligible to receive these benefits. If you have questions regarding any of these services, contact Member Services at the telephone number on your member ID card.

Mastectomy-related services

CareFirst provides coverage for home visits to members who undergo a mastectomy (the surgical removal of all or part of the breast as a result of breast cancer) or the surgical removal of a testicle. Coverage includes one home visit that occurs within 24 hours after discharge from the hospital or outpatient facility and an additional home visit if prescribed by the member's doctor. To be eligible, the member must be in the hospital less than 48 hours or have the procedure performed on an outpatient basis. This coverage applies only to contracts sold to businesses based in Maryland. Please check your contract coverage to determine if you are eligible for these surgical procedure benefits.

CareFirst offers other benefits for mastectomy-related services, including:

1. All stages of reconstruction of the breast that underwent the mastectomy.
2. Surgery and reconstruction of the other breast to produce a symmetrical appearance.
3. Prosthesis (artificial breast) and treatment of the physical complications that occur at all stages of the mastectomy, including lymphedema (swelling).

You and your physician will determine the appropriate plan to treat your condition. These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits covered under your health plan. Please refer to your Benefit Guide or Evidence of Coverage for more details or call Member Services at the telephone number on your member ID card.

Care for mothers, newborns

Under the Newborns' and Mothers' Health Protection Act, CareFirst offers coverage for inpatient hospitalization services for a mother and newborn child for a minimum of:

1. 48 hours of inpatient hospitalization care after an uncomplicated vaginal delivery.
2. 96 hours of inpatient hospitalization care after an uncomplicated cesarean section.

If the mother and newborn remain in the hospital for at least the length of time provided, coverage includes:

1. A home visit if prescribed by the attending physician.
2. The mother may request a shorter length of stay if, after talking with her physician, she decides that less time is needed for her recovery.

If the mother and newborn have a shorter hospital stay than listed above, coverage includes one home visit scheduled to occur within 24 hours after hospital discharge and an additional home visit if prescribed by the attending physician.



CONNECT WITH US:



CareFirst BlueCross BlueShield is the shared business name of CareFirst of Maryland, Inc. and Group Hospitalization and Medical Services, Inc. CareFirst of Maryland, Inc., Group Hospitalization and Medical Services, Inc., CareFirst BlueChoice, Inc., and The Dental Network, Inc. are independent licensees of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

