

# CAREFIRST BLUECROSS BLUESHIELD MEDICARE ADVANTAGE: 2021 FIRST LOOK

Introducing *CareFirst BlueCross BlueShield Advantage Core (HMO) & CareFirst BlueCross BlueShield Advantage Enhanced (HMO)*

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# Confidentiality Reminder!

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- This document contains proprietary information intended for use only by our contracted brokers, agents and employer groups. It is not for distribution to the general public; nor for solicitation purposes. Any redistribution or other use is strictly forbidden.
- The plans, premiums & formularies represented are not yet approved by CMS and are subject to change.
  - Discussion today focuses on plans and benefits we've filed with CMS for **2021**.
  - We have not yet received approval from CMS to proceed.
  - All information in this presentation is **CONFIDENTIAL**.
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# Our Value Proposition

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We are committed to driving transformation of the healthcare experience with and for our members and communities.



We will continue to be a trusted partner to our agents and brokers as you represent the voice of our members as you support them through their healthcare journey.



We are dedicated to delivering a distinctive experience with a focus on quality, equity, affordability, convenience and access for our partners and members.



We will innovate health care by building value-driven relationships with providers and focusing on the “whole person” to keep members healthy, meeting their needs at every stage of life.



We will continue to provide our community with quality and affordable health care, and we are committed to being there for our members, our brokers and our communities when you need us the most.

# About CareFirst BlueCross BlueShield

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80 YEARS



3.4 MILLION

- More than 80 years of experience providing health care to Marylanders in commercial and individual markets including over 65 members
- CareFirst is the market leader in its service area and serves more than 100,000 group retirees and over 60,000 Medigap members.
- CareFirst serves 3.4 million members and employs 5,500 associates and contractors in Maryland, Washington, D.C. and Northern Virginia.
- Operates the nation's largest Patient-Centered Medical Home (PCMH) program of its kind.
- 2020 marked the eighth consecutive year CareFirst was named by the Ethisphere Institute as one of the "World's Most Ethical Companies. CareFirst is one of just four companies representing the health insurance industry on the list of 132 organizations spanning 21 countries and 51 industries.

# CareFirst Entry

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As the Mid-Atlantic region's largest health insurer, CareFirst BlueCross BlueShield is entering the Medicare Advantage market for the upcoming Medicare Annual Election Period in select Maryland counties.



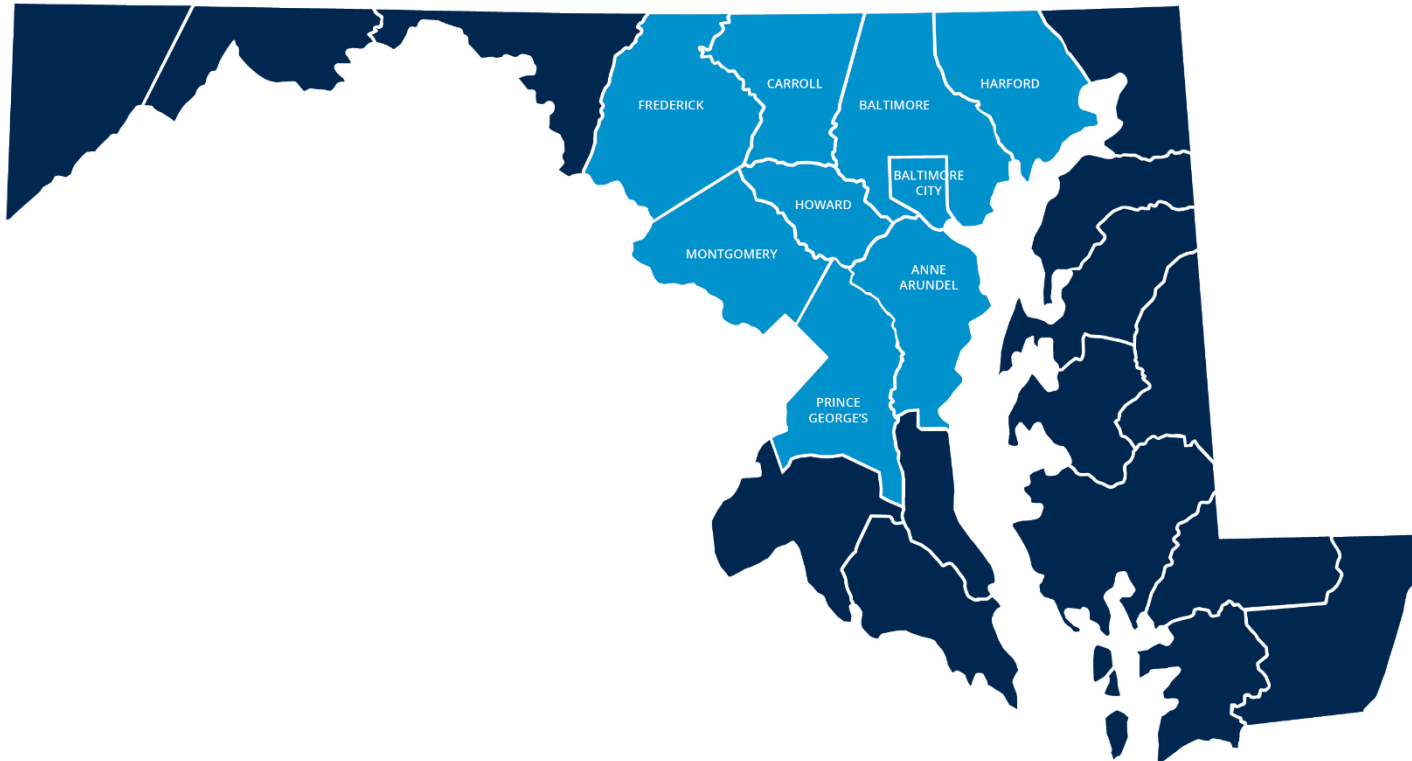
This launch offers producers a significant opportunity to grow your business, while also better supporting your clients' desire for a greater choice in healthcare options.



Clients who have held a CareFirst member ID card from birth to retirement have many choices when they become eligible for Medicare. CareFirst Medicare Advantage plan provides them with a lower premium cost, comprehensive option.

# Geographic Service Area

Medicare Advantage plans available to residents of 9 Maryland counties beginning January 1, 2021



- Anne Arundel
- Baltimore
- Baltimore City
- Carroll
- Frederick
- Harford
- Howard
- Montgomery
- Prince George's

# CareFirst BlueCross BlueShield Medicare Advantage

High-Quality  
Medical Network



## Major Maryland Hospitals Covering All 9 Counties

- Anne Arundel Medical Center
- Adventist HealthCare
- Bon Secours/Grace Medical Center
- Calvert Health Medical Center
- Carroll Hospital Center, Inc.
- Doctor's Community Hospital
- Frederick Health Hospital
- Levindale Hebrew Geriatric Center & Hospital
- MedStar Health (all affiliated hospitals)
- Northwest Hospital Center, Inc.
- Peninsula Regional Medical Center
- Sinai Hospital of Baltimore



# CareFirst BlueCross BlueShield Medicare Advantage: 2021 Plan Highlights

CareFirst BlueCross BlueShield Medicare Advantage is an **HMO** plan with in-network coverage only, out-of-network is allowed only in emergencies, urgently needed services when the network is not available (generally, when the member is out of the area), out-of-area dialysis services, and cases in which the plan authorizes use of out-of-network providers.

PLAN	CareFirst BlueCross BlueShield Advantage Core (HMO) H6067-001-001 H6067-001-002	CareFirst BlueCross BlueShield Advantage Enhanced (HMO) H6067-002-001 H6067-002-002
PREMIUM	\$35	\$95
PCP	\$5	\$0
SPECIALIST	\$50	\$30
INPATIENT HOSPITAL	\$350 copay per day (Days 1-5)	\$275 copay per day (Days 1-5)
MAX OUT OF POCKET	\$7,550	\$6,550
MEDICAL / RX DEDUCTIBLE	\$0	\$0
RX COPAY (30-DAY) T1/T2/T3/T4/T5	\$7 / \$20 / \$47 / \$100 / 33%	\$5 / \$15 / \$30 / \$100 / 33%
KEY EXTRA BENEFITS	Preventive Dental, Vision, Hearing, Telehealth, 24-Hour Nurse Advice Line, SilverSneakers, Worldwide Emergency and Urgent Care Coverage, Annual Physical Exam	Preventive and Comprehensive Dental, Routine Chiropractic, Routine Podiatry, Routine Acupuncture, Vision, Hearing, Telehealth, 24-Hour Nurse Advice Line, SilverSneakers, Worldwide Emergency and Urgent Care Coverage, Annual Physical Exam
OPTIONAL SUPPLEMENTAL BENEFITS	Not Available	\$17 Additional Monthly Premium  Dental & Vision Add-On: Additional Comprehensive Dental Coverage Additional Allowances for Vision Coverage



# CareFirst BlueCross BlueShield

## The people we serve are at the center of everything we do.

Thank you for your interest in partnering with CareFirst BlueCross BlueShield! We are extremely proud and excited to offer quality care in our Medicare Advantage Prescription Drug (MAPD) plans through partnership with our brokers, agents and providers for the communities we serve.

- Over 3.4 million people trust us with their health insurance. We take this responsibility seriously—we have for over 80 years of experience.
- As CareFirst BlueCross BlueShield (CareFirst), continues to transform as a company, upholding our Values and Ethics in support of our Mission will remain crucial to our success. It is through our daily conduct that each of us can thrive and be our best on behalf of the people we serve; living our Values and modeling the behaviors that form an ethical and supportive culture.





# THANK YOU

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*For more information, contact*

Your contracted FMO