



CareFirst Broker Flash

**For Consumer Direct contracted brokers only.
For additional information or supplies, please contact your Broker Sales Representative.
(Not intended for distribution to groups and members)**

Date: October 4, 2017
Market: Consumer Direct

Member Communications Update

The following communications have been or are being prepared to be sent to members over the next month.

<u>Communication</u>	<u>Release Date</u>	<u>Overview</u>
Postcard: Open Your Mail	September 22	Members enrolled in an ACA medical plan received a postcard alerting them that their renewal packet is mailing soon.
Letter: 90-day for DC and VA ACA Renewals: <ul style="list-style-type: none"> ▪ POS Discontinuation ▪ Blue Choice Young Adult Subscriber Age-Out 	September 25	Letter is on hold due to delays in receiving rates for 2018 ACA renewals. Affected members were sent a letter notifying them that they will receive their 2018 renewal kit in late October. The 90-day letter will not contain any information regarding 2018 rates or plans, since this information will be included in the 2018 renewal packet being mailed in late October.
Letter: POS Discontinuation and Migration	September 29	Members enrolled in a POS plan have been mailed a notification of plan discontinuation and migration letter. This communication highlights options available to the member for 2018. Letters were sent to MD, DC and VA in the following categories: Off Ex, On Ex with subsidy, OnEx without subsidy. A benefit comparison chart will be included if applicable.
Letter: BCYA Subscriber 30 Year Age Off	September 29	Members enrolled in BlueChoice Young Adult (BCYA) who have or will turn 30 by years end were mailed a notification of migration options. Members are advised of the 2018 passive migration into a new, comparable plan as well as new plan options. The new 2018 migration plans are as follows: <ul style="list-style-type: none"> ▪ MD – BlueChoice HMO HSA Bronze, \$6,550 ▪ DC – BlueChoice HMO HSA Standard Bronze \$6,200 ▪ VA-BlueChoice HMO Silver \$3,500



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		Since DC and VA rates were not approved before September 19, 2017, these members received a standard letter advising them of the BCYA subscriber age off. This letter does not contain plan, rate or subsidy information. A new packet will be sent by the end of October.
Letter: BCYA Dependent Spouse Turning Age 30-Age Off	September 29	Dependent spouses enrolled in a BCYA plan received a letter informing them that since they are or will be turning 30 this year, they will be terminated from the plan effective December 31, 2017 and will need to enroll in a new medical plan. The letter encourages these members to visit our website or to call CD sales with questions.
Letter: Out of Area Medical and Dental Termination	September 29	Members are advised that their plan will be terminated December 31, 2017 because their mailing address is outside of our service area. Members living within the service area may update their address by calling the Customer Service number on the back of their member ID card. Members living outside of the CareFirst service area will be directed to the Exchange to shop for a new plan.
Letter: Virginia On/Off Exchange ACA Renewals	October 13	Virginia mandated renewal letters consist of a cover letter, mandated notice and, when applicable, a benefit comparison chart.
Letter: Washington, D.C. On Exchange Renewals	October 30	Washington, D.C. mandated renewal letters consist of a cover letter, mandated notice and, when applicable, a benefit comparison chart.
Letter: Maryland On/Off Exchange ACA Renewals	October 30	Maryland mandated renewal letters consist of a cover letter, mandated notice and, if applicable, a benefit comparison chart.

Should you have any questions, please contact your broker sales representative.

Vickie S. Cosby
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