

For brokers and producers only

Date: November 12, 2020

Markets: All Fully Insured Business

Enhanced Diabetes Cost-Share Benefit Coming in 2021

CareFirst is taking proactive steps to support our members with chronic conditions, including diabetes. With early detection and proper management, people with diabetes can lead long and healthy lives. However, the high cost associated with diabetes management often means that members can't afford insulin, which can lead to dangerous complications¹.

That's why beginning on January 1, 2021, as part of our holistic approach to preventing and treating diabetes, CareFirst intends to include in its fully insured plans a \$0 cost-share on preferred insulin and diabetic supplies before meeting a deductible. And non-preferred insulin will be capped at \$50 for a one-month supply. This benefit change will be applied at a plan's renewal date in 2021.

Note: Fully insured plans require regulatory approval of benefit changes. Currently, CareFirst's ACA products are fully approved, and 51+ products are approved in Washington, D.C., and Northern Virginia. Maryland is pending final contract approval. We will keep you posted.

Note: Self-insured accounts can choose to opt-in to this benefit.

Why it's important

Based on current trends, one in three Americans will suffer from diabetes, with an annual average out-of-pocket cost of \$119 per insulin refill.² By removing financial barriers, we're enhancing access to diabetes management tools and drugs. We're also enhancing the lives of our members, while reducing long-term costs for care.

For more information

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

¹ <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC6204232/>

² This information is based on CareFirst analysis.