

For brokers and producers only

Date: October 28, 2021

Markets: Commercial Markets

No Surprises Act

Ensuring cost transparency and payment integrity in healthcare

In December 2020, Congress signed the Consolidated Appropriations Act (CAA) into law. One section of the new law, referred to as the No Surprises Act, contains new requirements for cost transparency and provides protections for consumers against surprise medical billing.

What changes is CareFirst making in response to the No Surprises Act?

CareFirst will update and re-release ID cards upon renewal, which (for plan years beginning January 2022 or later) will include new benefit information:

- Medical deductibles and out-of-pocket maximums
- Rx deductible and out-of-pocket maximum

<p>[PRODUCT LOGO]</p> <p>Member Name [First Name Last Name] Member ID ### ##### Group ##### RxBin ##### RxPCN AVB Rx GRP RX#### Eff Date 06/20/2021 BCBS Plan 080/580</p>	<p>[NETWORK LOGO]</p> <p>[PRODUCT NAME] [GROUP NAME] PCP NAME [LAST NAME, FIRST NAME] COVERAGE IND FS0 6630 CCS0 UCS50 ER30% RX PD PV</p> <table border="0"> <tr> <td>Medical</td> <td>In-Network</td> <td>Out-of-Network</td> </tr> <tr> <td>IND Deductible</td> <td>\$1000</td> <td>\$4000</td> </tr> <tr> <td>IND Out-of-Pocket</td> <td>\$5000</td> <td>\$8000</td> </tr> </table> <p>Rx Deductible IND S### Rx Out-of-Pocket IND S###</p>	Medical	In-Network	Out-of-Network	IND Deductible	\$1000	\$4000	IND Out-of-Pocket	\$5000	\$8000	<p>[ACCOUNT LOGO]</p> <p>www.carefirst.com For eligibility or benefits: To find a Provider: 410-872-9500 www.bcbs.com 800-810-BLUE ###-###-#### Pre-Certification: Vision Service Plan (VSR) *: ###-###-####</p> <p>*Not a Blue Cross Blue Shield service.</p> <p>Providers must submit all claims to local BlueCross and BlueShield plan.</p> <p>For services refer to phone number at the top of this card. [Address] [City, State, Zip Code]</p>
Medical	In-Network	Out-of-Network									
IND Deductible	\$1000	\$4000									
IND Out-of-Pocket	\$5000	\$8000									

CareFirst will make in-network provider negotiated rates and historical out-of-network allowed amounts available online through machine-readable files posted on our website and updated monthly. The in-network and out-of-network files will be available to the public in July 2022.

Surprise Billing: CareFirst will cover surprise bills at in-network rates.

Patients will only be responsible for in-network cost-sharing amounts in emergencies and non-emergency situations where patients cannot choose an in-network provider. For these services and circumstances, out-of-network providers

may not balance bill patients (or hold patients liable) for any amounts exceeding in-network charges.

CareFirst will continue regularly updating our provider directories and verify accuracy every 90 days.

Additionally, CareFirst will respond to covered individuals within a one-business-day timeframe when asked whether a provider or facility is considered “in-network.” CareFirst retains the right to remove providers who are unresponsive from our directories. If a patient receives incorrect network information and can provide documentation, CareFirst will cover the services rendered by that provider at in-network rates.

CareFirst will continue the use of our price comparison tool, now required under the CAA. Our price comparison tool, accessible online or by phone, allows covered individuals and in-network providers to compare expected cost-sharing amounts for covered services based on geographical region, participating provider and specific service.

CareFirst will notify members when a provider/facility leaves our network and provide transitional coverage to ensure continuity of care to patients. For patients receiving certain types of ongoing care from affected providers or facilities, CareFirst will provide up to 90-days of transitional coverage (or until treatment ends) by those providers at in-network rates. Such transitional coverage is generally available for patients with complex health conditions, inpatient care, non-elective surgery, pregnancy and terminal illness.