

For brokers and producers only

Date: April 28, 2022

Markets: Commercial Markets

Retroactivity Policy

Over the last year, CareFirst has experienced a significant increase in the number of manual requests for membership updates from our partners. We remind you that most of these requests can and should be processed in the HUB unless there is an access issue. This includes urgent requests as these can be processed through the HUB faster than we can ticket and manually update members.

Action Required: In order to best serve our members, we need your partnership to consistently use the HUB for your membership updates as manual intervention should be the exception and not the standard. This expectation is not being consistently achieved.

In addition, a large number of manual requests we receive are for retroactive changes that are outside of what is permitted under the fully insured contract. Life event changes must be received within 30 days of the effective date. However, we receive numerous daily requests for additional exceptions. Our Enrollment Operations teams are required to manage membership changes in accordance with our contracts and therefore CareFirst cannot continue to receive and review requests for retroactivity outside of this time frame.

Action Required: If the request is within 30 days, we are going to require it to be completed in the HUB going forward, unless there is a system issue preventing access. If it's outside of 30 days, exceptions are not going to be considered outside of extreme circumstances or for COBRA where there are extended allowances required. Membership changes must be completed in a timely manner.

We need your support and partnership to achieve better administrative outcomes. Should we not see a significant reduction in the volume of retroactivity requests, we are prepared to make amendments to the GP scorecard process as needed to ensure improved timeliness of updates. This includes reporting all approved and unapproved requests as part of the calculated monthly performance score. We thank you in advance for your attention and focus on this matter and welcome additional conversations as needed.

For more information

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