CareFirst is now covering visits related to testing, and treatment, with no cost-sharing for members. They are also loosening barriers to telehealth. These changes are in effect for our fully insured members, and they are working with their self-insured members to provide the same or similar coverage.

The full scope of CareFirst actions to date are:

- **Eliminated prior authorization requirements** for medically necessary diagnostic tests and covered services related to COVID-19 diagnosis.

- **Waived early medication refill limits** on 30-day maintenance medications.

- **Worked with our pharmacy partners** to provide free delivery of medications and assist with mailing prescriptions.

- **Waived cost sharing** (copays, coinsurance and deductibles) for in-network or out-of-network visits to a provider’s office, lab fees or treatments related to COVID-19. Though CareFirst is waiving out-of-pocket costs, members may experience balance billing from out-of-network providers.

- **Encouraged the use of 24/7 nurse phone line** to virtually access clinical resources trained in the latest screening and testing referral protocols, at no cost to members.

- **Encouraged the use of telemedicine and virtual sites of care** such as CareFirst Video Visit.
  
  o For telemedicine accessed through a CareFirst Video Visit, copays, coinsurance, and deductibles will be waived for the duration of this public health emergency—including behavioral health, lactation support, nutrition counseling and urgent care services.

  o For other provider sponsored telemedicine, CareFirst will continue to pay providers for those services, but members may be subject to copays, coinsurance or deductibles.

  o For clinician staff of primary care, general practice, internal medicine, pediatrics, OBGYN and associated nurse practitioners, CareFirst will pay for telephone-only consultations during this public health emergency, with no member out-of-pocket cost.

- **Rapidly expanded the scope of our contracted lab partners** to support access to testing as it becomes available.