

February 7, 2003

Open Access Update

Market: All

MARYLAND:

We are pleased to announce that you may begin quoting CareFirst BlueChoice (BlueChoice) Opt-Out **Open Access** immediately. Broker Express and the internal CareFirst BlueCross BlueShield PC Rate Quote System have been updated and are ready for quoting. However, our web-based downloadable PC Rate Quote System will not be updated to include the new Blue Selections combinations including Open Access until mid-February.

Please refer to the following bullet points for the details regarding your accounts' effective dates.

- ❖ **NEW Opt-Out Open Access Maryland Accounts Only:** Quoting may begin for April 1, 2003 effective dates and beyond.
- ❖ **Existing BlueChoice Opt-Out Accounts with April or May, 2003 Renewal Dates:** These groups' renewal packages will include a renewal quote for BlueChoice Opt-Out **and** an alternative quote that includes the **open access** feature. All alternative quotes for Open Access will be for the option with 100/80 coinsurance and \$10/\$20 copay. If the group wants the open access feature they will have to select it by signing the rate proposal sheet. They will NOT be automatically moved into Open Access. ** Accounts will receive a letter explaining the new open access feature and the enrollment process. A copy is attached for your reference.*
- ❖ **Existing BlueChoice Opt-Out Accounts with June, 2003 & later Renewal Dates:**

2-50 Groups that choose to stay in BlueChoice Opt-Out must accept the open access feature and will not be able to renew into their existing BlueChoice Opt-Out product.

51+ Groups that choose to stay in BlueChoice Opt-Out must accept the open access feature. They will not be able to renew into their existing BlueChoice Opt-Out product.

** Accounts will receive a letter explaining the new open access feature and the enrollment process. A copy is attached for your reference.*

** Please note there are 2 separate Maryland account letters attached – depending on the group's renewal date.*

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D.C. & VIRGINIA:

As you know you have been able to quote BlueChoice Opt-Out **Open Access** since February 1, 2003. We want to remind you that existing BlueChoice Opt-Out groups with April 1, 2003 and beyond renewal dates who choose to stay in the BlueChoice Opt-Out product will automatically receive the open access feature upon renewal.

2-50 Groups that choose to stay in BlueChoice Opt-Out must accept the open access feature and will not be able to renew into their existing BlueChoice Opt-Out product.

51+ Groups that choose to stay in BlueChoice Opt-Out must accept the open access feature and will not be able to renew into their existing BlueChoice Opt-Out product.

Accounts will be notified by a letter explaining the new open access feature and the fact that they will automatically receive open access if they choose to stay in the BlueChoice Opt-Out product. **A copy of this letter is attached for your reference.**

If you have any questions please contact your Broker Sales Representative.



Shekar Subramaniam
Director, Broker Sales