CareFirst Community Health Plan Maryland



Health & Wellness

Fall 2026

Welcome to the Fall edition of Health & Wellness, the digital newsletter designed for members of CareFirst BlueCross BlueShield Community Health Plan Maryland (CareFirst CHPMD).

In this issue, you'll find helpful information to support your health in the months ahead. Learn about upcoming Medicaid changes, simple ways to stay safe and healthy this winter, in-home eye exams for eligible members with diabetes, and reminders to catch up on vaccines, checkups and other care you may need. CareFirst CHPMD is here to help you stay informed, plan ahead and get the care you need. We hope you enjoy this issue!

With Care,

CareFirst Community Health Plan Maryland

Renewing your Medicaid benefits

Your coverage with Medicaid and/or the Maryland Children's Health Program (MCHP) must be renewed each year. Maryland Health Connection (MHC) will send a renewal communication several weeks prior to your renewal deadline.

To ensure you receive important updates regarding your renewal, make sure your contact information with MHC is current. You can update your contact details by logging into your account at **marylandhealthconnection.gov** or by calling **855-642-8572**.

New Medicaid Requirements Starting January 1, 2027

Medicaid changes are coming in 2027 for some adults ages 19 to 64 in Maryland. These changes may include renewing your Medicaid coverage twice a year, and showing you are working or taking part in other activities, also called work requirements. These changes may not apply if you are under 19, 65 or older, pregnant, disabled, caring for a young child, or sick with a long-term condition.

CareFirst CHPMD is here to help you stay informed. Visit our **Medicaid Changes webpage** or the **Maryland Health Connection Medicaid Check-In webpage** to learn more about what's changing. Make sure your address, phone number and email are up to date in your Maryland Health Connection account so you receive important notices about your coverage.

My Account is your member portal

CareFirst CHPMD members can use My Account to access plan information 24/7. Visit **carefirst.com/myaccount** to learn more and/or register. Through My Account, you can:

- Log in as a member
- View benefits
- Find a doctor
- Look up a pharmacy
- Request a member ID card
- Access your member profile

Please note: MyHealth Portal (members.carefirstchpmd.com) is no longer active. Members attempting to visit MyHealth Portal will be redirected to My Account.

2026 Benefit Guide

For more information about your benefits, view the 2026 Benefit Guide at **carefirst.com/medicaid**.





Community Health and Resource Fairs

Join us for a day dedicated to promoting health, wellness, and community support. These events provide helpful resources, screenings and educational opportunities that enhance the well-being of our community. Bring your family and friends; you don't have to be a CareFirst CHPMD member to attend!

Registration is not required, but it is strongly recommended. You can register using the **Eventbrite links** or by calling **410-921-2130**.

Wednesday, November 18

11 a.m.–3 p.m.

Mondawmin Community
Engagement Center (CEC)
3201 Tioga Pkwy, Suite W
Baltimore, MD 21215

Engage with CareFirst!

The CareFirst Engagement Center (CEC) brings together community resources to help you live your healthiest life. We offer free fitness classes, CPR and AED training, women's self-defense classes, wellness workshops and more.

Register at **CareFirst BlueCross BlueShield's Engagement Center** and plan to join us at one of our two locations:

CareFirst Engagement Center
1501 South Clinton Street
Baltimore, MD 21224

CareFirst Engagement Center
3201 Tioga Parkway, Suite W
Baltimore, MD 21215

We hope to see you soon!

CareFirst CHPMD is proud to support communities across Maryland at events throughout the year. Check out our **Events page** to see what's happening near you.

Health reminders

Get your flu shot

Flu season is almost here, and getting your flu shot is one of the best ways to help protect yourself and the people you care about. A flu shot can lower your chances of getting seriously sick and can help keep your family and community healthier this fall and winter. If you need help finding a place to get your flu shot, call Member Services at **410-779-9369** or **800-730-8530** (TTY: 711). We're here to help.

Bringing eye care to you: In-home eye exams for CareFirst CHPMD members with diabetes

Taking care of your vision is an important part of staying healthy. If getting to an eye doctor's office is difficult, you may be eligible for an in-home eye exam through your benefits as a CareFirst CHPMD member.

During an in-home eye exam, a licensed professional will come to your home to perform a comprehensive vision screening. The exam can help detect common eye conditions, identify changes in your vision, and determine whether you have an eye disease.

If you think you may qualify for an in-home diabetic eye exam or would like to learn more about the benefit, please contact the Quality Population Health team at **410-921-2130**.

Did You Know?

As a CareFirst CHPMD member, you get six (6) free one-way rides for all non-emergency medical needs. Visit **carefirst.member.saferidehealth.com** or call **833-509-0250** to book a ride. You can review the 2026 Benefit Guide for more information on all the benefits available to you.



It's important to visit your PCP at least once per year for a check-up, even if you aren't sick.

You can schedule an appointment with your PCP by calling their office directly. Your PCP's number is on your member ID card. We encourage new members to schedule an appointment with your PCP as soon as they are enrolled.

If you need help making an appointment, call Member Services at **410-779-9369** or **800-730-8530** (TTY: 711). We are happy to assist you.



CloseKnit primary care/virtual visits

With CloseKnit, messaging and video visits with your primary care provider are free.

CloseKnit is primary care designed to help you get care whenever and wherever you need it. Their virtual-first practice offers easy access not only to primary care but also to same-day appointments for urgent needs, mental health support and more.

Whether you're looking for a new provider, feel sick, need emotional support or just have a question, CloseKnit is there for you.

Why else should you choose CloseKnit?

- Quick Access: Get care whenever you need it, often on the same day.
- Easy to Use: Access care through your computer or the CloseKnit mobile app.
- Care Team: Get help with prevention, diagnosis, treatment and management of health conditions.

CloseKnit offers:

- Primary Care: Full-service primary care from a dedicated team, for help with preventive care, chronic disease management and more.
- Same-Day Appointments for Urgent Needs: Quick treatment for minor injuries and illnesses.

Visit carefirst.com/medicaid/members/ck-virtual-visits.html for more information.

How to contact us

Our Member Services department is here to assist you. We are available from Monday through Friday, 8 a.m. to 5 p.m., or you can leave us a voicemail or email that will be returned the next business day. How to contact us:

- Local: **410-779-9369**
- Toll-free: **800-730-8530** (TTY: 711)
- Email: **CHPMDMembers@carefirst.com**
- Website: **carefirst.com/medicaid**

If you have questions around what healthcare services may require a prior authorization or need help understanding a prior authorization decision, please contact our Member Services department. We'll be happy to help.

Who do I call when I need help?

Call CareFirst CHPMD Member Services if you need help. We are here to talk to you Monday to Friday from 8 a.m.–5 p.m. at **410-779-9369** or **800-730-8530 (TTY: 711)**. If you think you need emergency care, call 911.

Interpreter services are available at no cost for doctor's office visits.

After-hours care assistance

If you think you need care after normal business hours, the best number to start with is your PCP office phone number. Your PCP's office will have an answering service or message center that can assist you in accessing the care or medical advice you need.

Urgent care services

Urgent care is for conditions that aren't an emergency but require medical attention soon. When you need urgent care:

- Visit an Urgent Care center or walk-in clinic before going to the emergency room or hospital.
- Contact your PCP's office. They may be able to schedule you for an appointment within 24 to 48 hours.

Remember: If your emergency is life-threatening, call 911 immediately.

Pharmacy corner

CareFirst CHPMD regularly reviews and updates its list of covered medications, also known as the formulary. This helps make sure members have access to medications that are safe and needed for their health.

At this time, medications requested only for weight loss, obesity, or weight management are not covered, including medications that are approved by the FDA for weight loss.

Some of these medications may be covered if they are used to treat certain health problems. These include:

- Type 2 Diabetes Mellitus (Type 2 DM)
- Atherosclerotic Cardiovascular Disease (ASCVD) or high-risk cardiovascular disease (CV)
- Metabolic Dysfunction-Associated Steatohepatitis (MASH) with moderate to advanced liver fibrosis (stages F2-F3) and without cirrhosis
- Moderate to severe (AHI ≥15) Obstructive Sleep Apnea (OSA)

Coverage is subject to the medication's FDA-approved labeling and body mass index (BMI) requirements.

For more information on medication coverage, visit our **Pharmacy Information page**.

Prior Authorization

Some medications need approval by a provider before they can be covered to make sure the medication is appropriate. This is called prior authorization. Prior authorization is requested by you or your provider. It may be reviewed by a CareFirst CHPMD pharmacy benefits manager to make sure the medication is the right choice for your care. Obtaining prior authorization is the responsibility of the PCP or treating provider. Members who need prior authorization should work with their provider to submit the required medical information.



Food is medicine

Healthy eating can help you and your family feel your best. Choosing foods like fruits, vegetables, beans and lean proteins can support your health and provide the nutrients your body needs. Eating well does not have to be expensive or complicated. Try the easy recipe below for a nutritious meal the whole family can enjoy.

Easy Turkey or Bean Chili

This warm and filling chili is easy to make and uses low-cost ingredients you can find at most grocery stores. You can make it with ground turkey or keep it meatless by using extra beans.

Directions

1. In a large pot, cook ground turkey and onion until the turkey is fully cooked. If using beans only, cook the onion until soft.
2. Add diced tomatoes, tomato sauce, beans and seasoning.
3. Simmer for 20–25 minutes, stirring sometimes.
4. Serve warm. Add optional toppings if desired.

Ingredients

- 1 pound ground turkey or 2 cans beans, drained and rinsed
- 1 can diced tomatoes, 14.5 oz.
- 1 can tomato sauce, 8 oz.
- 1 can kidney beans or black beans, 15 oz., drained and rinsed
- 1 small onion, chopped
- 1 packet low-sodium chili seasoning or 1–2 tablespoons chili powder
- Optional: frozen corn, shredded cheese, plain Greek yogurt or sour cream



Food resources

- MD Food Bank: Find Food Near Me
- CareFirst Find Help

Stay healthy this fall and winter

Fall and winter bring new routines, holidays and cooler weather. Making time for your health can help you stay well and enjoy the season ahead.

Keep moving indoors

Moving your body each day can help your heart, muscles, mood and sleep. You do not need a gym to stay active—try simple indoor activities like dancing to music, stretching, walking during TV breaks, using household items as light weights or following a free exercise video on your phone, TV or computer. Start small—even 5 to 10 minutes at a time can help!

Take care of health needs before the holidays

The holidays can be busy. Provider offices and pharmacies may also have different hours. Try to take care of important health needs early.

Before the holidays, remember to:

- Schedule checkups or follow-up visits you may need.
- Refill your medicines before you run low.
- Ask your provider if you are due for vaccines, such as flu or COVID-19 vaccines.
- Ask about health screenings you may need, such as blood pressure, diabetes, cancer or vision screenings.
- Make sure you know where to go if you need care after hours.

If you need help finding a provider, making an appointment or understanding your benefits, call Member Services at **410-779-9369** or **800-730-8530** (TTY: 711).

Beating the holiday blues

Shorter days, colder weather and changes in routine can affect how you feel. Paying attention to your mental health and staying connected to others can help you stay well throughout the holiday season.



Here are a few ways to care for your mental health:

- Stay connected. Call, text or visit someone you trust.
- Get outside for fresh air.
- Keep a simple routine for sleep, meals and medicine.
- Take breaks from social media.
- Ask for help if your feelings are too hard to handle alone.

If you feel very sad, anxious or hopeless, talk to your provider. If you or someone else is in danger or needs help right away, call 911. You can also call or text 988 to reach the Suicide & Crisis Lifeline, available 24 hours a day, 7 days a week.

Small steps can make a big difference

You do not have to do everything at once. Start with one small step today. Move your body, make one appointment, refill one medicine or call someone you care about. Taking care of yourself now can help you feel better in the weeks ahead.

MyHealth Rewards Program

How MyHealth Rewards works

As a CareFirst CHPMD member, you can earn rewards for taking steps to stay healthy. This program is called MyHealth Rewards. It is free to join and can help you earn hundreds of dollars.

- You must complete all qualifying activities between January 1 and December 31, 2026.
- You have until January 31, 2027, to claim your reward(s).
- To claim your reward, call the Quality Team at **410-921-2130** (TTY: 711), Monday–Friday from 8:00 a.m.–5:00 p.m. You will need:
  - ☐ Your CareFirst CHPMD member ID number
  - ☐ The date of your doctor visit or class
  - ☐ You provider's name
- Your reward(s) will be mailed to you as a prepaid Visa card. Allow 6–8 weeks for delivery.



Wellness activities

Adult			
Activity	**Description**	**Gift card amount**	**Eligible members**
Doctor visit (preventive or routine visit)	Visit your doctor for a regular checkup	$75 January–July; $50 August–December	CareFirst CHPMD members ages 22–64
A1C Test	A blood test that shows your average blood sugar level over time	$50	CareFirst CHPMD members ages 18–64 who have diabetes
A1C control	Shows that your blood sugar level is within a healthy range	$80	CareFirst CHPMD members ages 18–64 who have diabetes
Kidney health evaluation[1]	A urine test that checks for early signs of kidney problems	$50	CareFirst CHPMD members ages 18–64 with type 1 or type 2 diabetes
Diabetes eye exam	An eye exam to check for vision problems caused by diabetes	$50	CareFirst CHPMD members ages 18–64 who have diabetes
Breast cancer screening	Test to check for breast cancer	$50	CareFirst CHPMD members ages 50–64 who had a mammogram in the past two years

Adult (continued)			
Activity	**Description**	**Gift card amount**	**Eligible members**
Cervical cancer screening	Test to check for cervical cancer	$50	CareFirst CHPMD members ages 24–64 who had a screening in the past three years
Colorectal screening[2]	Test to check for colon cancer	$50	CareFirst CHPMD members ages 50–75

Pediatric			
Activity	**Description**	**Gift card amount**	**Eligible members**
Well-child visit (first 30 months)	Regular doctor visits for infants and toddlers	$15 per visit; no more than eight visits before the age of 3	CareFirst CHPMD members ages 0–3
1-year-old lead test	A blood test to check for lead exposure	$50	CareFirst CHPMD members who turn 1 that year
2-year-old lead test	A blood test to check for lead exposure	$50	CareFirst CHPMD members who turn 2 that year
Well-child visit (school-aged children 9–13)	Routine checkups for school-aged children	$30	CareFirst CHPMD members aged 9–13 years old
Well-child visit (older children 17–21)	Routine checkups for older teens and young adults	$75	CareFirst CHPMD members aged 17–21 years old
Immunizations (0–2 years)	Completing all recommended vaccines, including the flu shot	$30	CareFirst CHPMD members up to 2 years old
13-year-old vaccine review	A check to confirm required vaccines are complete	$30	CareFirst CHPMD members who are 13 years old[3]
HPV vaccine	Completing the full HPV vaccine series by age 13	$50	CareFirst CHPMD members ages 9–13

Maternal			
Activity	**Description**	**Gift card amount**	**Eligible members**
Prenatal education classes	Attend classes such as breastfeeding, childbirth or infant care	$125	CareFirst CHPMD members who are pregnant
Baby Steps Program	Help covering safety and health needs for your newborn	$125	CareFirst CHPMD members who have a newborn

[1] Defined by an estimated glomerular filtration rate (eGFR) and a urine albumin-creatinine ratio (uACR), during the measurement year.

[2] To earn this reward, you must complete one of the following tests within the required time: Stool test (past year), sigmoidoscopy (past five years), colonoscopy (past ten years), CT colonography (past five years), stool DNA test (past three years).

[3] To get this gift card, 13-year-olds need to have: one dose of the meningococcal vaccine and one Tdap vaccine.

Care management services

Care Management Services are available through our Baby Steps Program to help you with your pregnancy care needs. Our care management team consists of both registered nurses and care coordinators. Your OB nurse care manager will make sure you are getting the care you need when you need it, including assistance with arranging required special consultations or tests. They will also provide you with pregnancy health information and connect you to community resources.

Members with complex medical conditions can call Member Services at **410-779-9369** or **800-730-8530** (TTY: 711) or email **CHPMDMembers@carefirst.com** for information on care management services. Members, their caregivers, or their healthcare providers can request care management services. These programs are voluntary and are provided at no cost to you. Members with certain needs may be automatically enrolled or contacted, but it is always your choice to participate in the program.

> **You can get more information in your Member Handbook, which can be found on our website at carefirst.com/medicaid in the "Members" section.**

Questions or concerns about your care or coverage?

If you have a concern or disagree with a decision about your care, services, or benefits, you have the right to file a complaint (grievance) or request an appeal.

You may contact Member Services by phone at **410-779-9369** or **800-730-8530** (TTY: 711) or by mail at:

CareFirst BlueCross BlueShield
Community Health Plan Maryland
Attn: Appeals & Grievances Dept.
P.O. Box 915
Owings Mills, MD 21117

We will review your concern and respond within required timeframes.

Member handbook

Your benefits through the Maryland HealthChoice program are explained in the CareFirst CHPMD Member Handbook. You can find the handbook in the Members section of our website at **carefirst.com/medicaid**. If you'd like a printed copy mailed to you, contact Member Services at **410-779-9369** or **800-730-8530**, 8 a.m.–5 p.m. EST, Monday through Friday. TTY users should call 711.

Non-discrimination notice & language accessibility

CareFirst CHPMD complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. CareFirst CHPMD does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

CareFirst CHPMD:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

How to obtain language assistance

Interpreter services are available at no cost to CareFirst CHPMD members for doctor office visits.

If you need these services, contact Member Services at **410-779-9369**, or toll-free at **1-800-730-8530**, 8 a.m.–5 p.m. ET, Monday through Friday. TTY users should call 711.



Rights & responsibilities

CareFirst CHPMD provides health coverage to our members on a nondiscriminatory basis, according to state and federal law, regardless of gender, race, age, religion, national origin, physical or mental disability, or any type of illness or condition. To review a full list of CareFirst CHPMD Member's Rights and Responsibilities, visit the **CareFirst CHPMD website** or call Member Services at **410-779-9369** or **800-730-8530** (TTY: 711) to request a copy of the Member Handbook.

Notice of privacy practices, protected health information use & disclosure

This notice is available at the bottom of our website under Notice of Privacy Practices and HIPAA. If you would like to have the notice mailed to you, please contact Member Services. This notice tells you:

- How CareFirst CHPMD protects your protected health information
- When CareFirst CHPMD is able to disclose protected health information
- Your right to access your protected health information
- Responsibilities CareFirst CHPMD has in protecting your protected health information

CareFirst Community Health Plan Maryland

P.O. Box 915
Owings Mills, MD 21117

410-779-9369
carefirst.com/medicaid

Help stop fraud, waste and abuse

At CareFirst CHPMD, we work hard to make sure you get the care you need. Fraud, waste, and abuse (FWA) can make healthcare more expensive and harder to get. You can help stop it.

What is Fraud, Waste, and Abuse?

- **Fraud:** Providers being dishonest to get Medicaid benefits or money, like billing for a visit that never happened.
- **Waste:** Using too many services or supplies that are not needed.
- **Abuse:** Providers may charge too much for a service.

How to Spot FWA

Look for these warning signs:

- You are billed for a visit or service you did not receive.
- A provider gives you medicine or equipment you don't need.
- Someone asks for your Medicaid ID or CareFirst CHPMD Member ID card to get free care.
- Changing medical records to hide dishonest actions.

How to Report FWA

If you think someone is doing something wrong, report it immediately! You can:

- Call **410-998-5480** or toll-free at **800-336-4522** (Phone calls can remain anonymous.)
- Complete the **online form**.

HealthChoice is a Program of the Maryland Department of Health.

CloseKnit is the shared business name of Atlas Health, LLC, Comprehensive Primary Care and Associates, LLC, and CKNMG, LLC. Atlas Health, LLC and Comprehensive Primary Care and Associates, LLC provide in person and telehealth services to CareFirst members and are corporate affiliates within the CareFirst, Inc. corporate umbrella of companies. CKNMG, LLC is an independent company providing in person and telehealth services to CareFirst members.

CareFirst BlueCross BlueShield Community Health Plan Maryland complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Spanish: ATENCIÓN: Si usted habla español, tenemos servicios de asistencia lingüística disponibles para usted sin costo alguno.
Llame al 800-730-8530 (TTY: 711).

Chinese: 小贴士：如果您说普通话，欢迎使用免费语言协助服务。请拨 800-730-8530 (TTY: 711).

Haitian Creole: ATANSYON: Si w pale Kreyol Ayisyen, gen sevis ed pou lang ki disponib
gratis pou ou. Rele 1-800-730-8530 {TTY: 711).

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