



Health & Wellness

Winter 2026

Welcome to the Winter edition of Health & Wellness, a digital newsletter designed specifically for you, members of CareFirst BlueCross BlueShield Community Health Plan Maryland (CareFirst CHPMD). This issue features important updates about new ways to access your plan information, find providers and a few reminders about the best ways for you to stay healthy and get care if you need it. There's also a great breakfast recipe that is sure to warm your body and soul during the cold winter months. We hope you enjoy this issue!

With Care,



Renewing your Medicaid benefits

Medicaid and Maryland Children's Health Program (MCHP) enrollees generally renew coverage every 12 months. If anyone in your household is enrolled in Medicaid or MCHP, they should stay alert for a renewal communication each year from Maryland Health Connection (MHC). Make sure the contact information you have on file with MHC is up to date by logging into your account at marylandhealthconnection.gov or calling 855-642-8572.

Member Experience Survey

In the coming months, you may receive a survey about your healthcare experience. This is your chance to share your experience and help us improve the care, benefits and services we provide. Be on the lookout for the survey by mail or phone from a vendor called CSS. It's completely anonymous and has no impact on the care you receive. Thank you for helping us serve you and your community better!

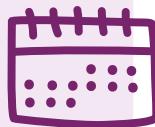
Engage with CareFirst!

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



New for 2026



New My Account Portal

My Account is your new 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
- Lookup a pharmacy
- Request a member ID card
- Access your member profile



MyHealth Portal (members.carefirstchpmd.com) will be discontinued. Visitors to the MyHealth Portal will be redirected to My Account.

New Provider Search Tool

Finding a network doctor, specialist, or other provider just got easier for CareFirst CHPMD members. Visit carefirst.com/medicaid-doctor to get started. You can search by name, location, or specialty (pediatrics, cardiology, etc.).

If you need to find a Primary Care Provider (PCP), go to the website, type *Primary Care Provider* and enter your zip code to get a list of PCPs nearest to you.

If you need to find a vision care provider, scroll down to Other Types of Care, click *Vision* and enter your ZIP code.

If you need additional help, call Member Services at **410-779-9369** or **800-730-8530** (TTY: 711). You can also make an appointment by calling the provider's office directly.

Wellness Information for 2026

Start Your Wellness Journey Early in 2026! CareFirst CHPMD encourages you to get ahead on your wellness activities:

- Schedule Your Annual Check-Up – Regular visits help keep you on track.
- Catch Up on Screenings & Vaccinations – Prevention is key to staying healthy.

In addition to scheduling your check-up and screenings, there's no better time to focus on YOU! As a valued member, we want you to focus on wellness, inside and out:

- Prioritize Mental Health—Your well-being matters
- Explore Member Benefits—Make the most of your coverage for a healthier year

Start early, stay ahead, and make 2026 your healthiest year yet!

Call Member Services at **410-779-9369** or **800-730-8530** (TTY: 711) to help you get started.

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.





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 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.

How to contact us

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.

CareFirst CHPMD staff identify themselves by name, title and name of our organization when placing or receiving a call. We are available Monday through Friday, from 8 a.m.–5 p.m. If you call us outside of normal business hours, listen to our after-hours message for instructions. You may also leave a voicemail message or email us. All voicemail messages and emails will be returned on the next business day.

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



MyHealth Rewards Program

How MyHealth Rewards works

Your health is very important to us. That's why CareFirst CHPMD offers a free program called MyHealth Rewards. It offers you hundreds of dollars in savings for completing activities that keep you healthy and it's absolutely free to join.

- You must complete all qualifying activities between January 1 and December 31, 2026.
- You have until January 31, 2027, to claim your reward(s). Some limits may apply.
- 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 member ID number
 - The date of your provider visit or class
 - The 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	
Preventive/ambulatory health services	Visit with doctor to check on your overall health, such as a primary care visit	\$75 January–July; \$50 August–December	CareFirst CHPMD members ages 20–64	
A1C Test	Diabetes test to check your A1C hemoglobin level	\$50	CareFirst CHPMD members ages 18–64 ¹	
A1C Control	Diabetes test to check your A1C hemoglobin level	\$80	CareFirst CHPMD members ages 18–64 ¹	
Kidney health evaluation	To evaluate the risk of kidney disease progression and kidney failure	\$50	CareFirst CHPMD members 18–64 years of age with diabetes (type 1 and type 2) who received a kidney health evaluation ²	
Diabetes Eye Exam	Exam to check your eye health and vision	\$50	CareFirst CHPMD members ages 18–64	
Breast Cancer Screening	Exam to check breast for cancer	\$50	CareFirst CHPMD members ages 50–64 who have had at least one breast screening mammogram in the last two years	

Adult (continued)			
Activity	Description	Gift Card Amount	Eligible Members
Cervical Cancer Screening	Exam to check for cervical cancer	\$50	CareFirst CHPMD members ages 24-64 who have had at least one cervical cancer screening in the last three years
Colorectal Screening ³	Exam 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)	Visit with child's doctor to check on their overall health	\$15 per visit; no more than eight visits before the age of 3	CareFirst CHPMD members ages 0-3
1-Year-Old Lead Test	Blood draw to check for lead in your child's blood	\$50	CareFirst CHPMD members who turn 1 that year
2-Year-Old Lead Test	Blood draw to check for lead in your child's blood	\$50	CareFirst CHPMD members who turn 2 that year
Well-Child Visit (School-Aged Children 9-13)	Visit with child's doctor to check on their overall health	\$30	CareFirst CHPMD members aged 9-13 years old
Well-Child Visit (Older Children 17-21)	Visit with child's doctor to check on their overall health	\$75	CareFirst CHPMD members aged 17-21 years old
Immunizations (0-2 years)	Visit with child's doctor to get necessary vaccines	\$30	CareFirst CHPMD members up to 2 years old who have received all vaccinations, including the flu vaccine
13-Year-Old Birthday Immunization Review	Visit with child's doctor to make sure they got all important vaccines	\$30	CareFirst CHPMD members who are 13 years old ⁴
Human Papillomavirus (HPV)	Visit with child's doctor to get necessary vaccines	\$50	CareFirst CHPMD members aged 9-13 to receive their full HPV vaccine series on or before their 13th birthday
Maternal			
Activity	Description	Gift Card Amount	Eligible Members
Prenatal Education Classes	Attend breastfeeding, childbirth or infant care classes at participating facilities	\$125	CareFirst CHPMD members who are pregnant
Baby Steps Program	Gift card for newborn safety and health needs	\$125	CareFirst CHPMD members who have a newborn

¹ Additional eligibility is needed for this gift card

² Defined by an estimated glomerular filtration rate (eGFR) and a urine albumin-creatinine ratio (uACR), during the measurement year.

³ To get the gift card for colorectal screening, you also need to have completed one of these tests: fecal occult blood test (in the last year), flexible sigmoidoscopy (within five years), colonoscopy (within ten years), CT colonography (within five years), or stool DNA test (within three years).

⁴ To get this gift card, 13-year-olds need to have: one dose of the meningococcal vaccine and one Tdap vaccine.

Pharmacy Corner

CareFirst CHPMD Monthly and Quarterly Formulary Updates: Pharmacy Benefit

CareFirst CHPMD posts monthly and quarterly formulary updates on the **Drug List** section of our website. For the 90-day prescription fill list, visit carefirst.com/medicaid/attachments/2025-carefirst-chpmd-90-day-list.pdf

Providers may visit the **Pharmaceutical Management section** of our website or call Member Services at 410-779-9369 or 800-730-8530 (TTY:711) Monday–Friday, 8 a.m.–5 p.m.

CareFirst CHPMD approves all drug management processes and uses policies and procedures to help create and manage CareFirst CHPMD's list of covered drugs and products.

Decisions to add or remove a drug from the drug list are ongoing. The following standards help us make these decisions.



A drug or product:

- Treats a condition not treated by a drug currently on the list
- Treats a condition differently than a drug currently on the list
- Has been reported as safe to use
- Is easier to use or increases patient compliance
- Is readily available
- Works better than drugs or products currently on the list
- Is lower in cost or the same price to those currently on the list

We may also use other procedures to manage the use of drugs:

- **Generic Substitution:** We are required by state law to dispense generic versions of drugs and products rather than brand-name drugs and products, unless a provider requests otherwise.
- **Prior Authorization:** For a non-formulary drug, a provider can either choose a formulary alternative or submit a prior authorization/medication exception request to CVS Caremark to support why the member is unable to use up to three (3) formulary products. Documentation is required and must include name of medication(s) tried, reason for failure(s), intolerance, and/or contraindication, whichever are applicable. Prior authorizations can be submitted electronically here, faxed or requested by phone.
- **Step Therapy:** We start with the most cost-effective and safest drugs and products. If needed, other therapies will be used. Contact CVS Caremark at 877-418-4133 for a review. A CVS reviewer will provide the criteria used for evaluating the requested drugs/products upon request during the call.



- **Quantity Limits:** We may limit the amounts of specific drugs and/or products covered within a certain period. Contact CVS Caremark at **877-418-4133** for a review. A CVS reviewer will provide drug or product specific quantity limits upon request during the call.
- **Specialty Medications:** All specialty medications must be filled at a CareFirst CHPMD preferred specialty pharmacy, which include CVS Specialty Pharmacies and select University of Maryland Specialty Pharmacies.
 - Any specialty medications that are filled at an out-of-network specialty pharmacy will be identified as "pharmacy not contracted" and will NOT be covered or reimbursed.
 - You can find the full list on our website under the drop down titled Specialty Medications.
- **Age Limits:** We may require prior approval of certain drugs and products based on age. A CVS reviewer will provide drug or product specific age limits upon request during the call.
- **Mail-Order:** Members can use our mail-order pharmacy for most chronic, non-opioid medications, including medications listed on our 90-day prescription fill list. These medications can be sent directly to your home if you have a working phone number and an updated home address.
 - Members can contact CVS Caremark at **855-566-8397** to enroll in the mail-order benefit or for any questions about the mail-order benefit.
 - To fill a mail-order prescription for a member, providers can contact CVS Caremark at **800-378-5697** and select option 3. Providers can also print a form from caremark.com and fax the required information to **800-378-0323**.

CareFirst CHPMD prohibits a pharmacist from switching a drug or product to an alternative drug or product within the same therapeutic drug class except when the pharmacist is serving patients of a hospital or resident of a comprehensive care or extended care facility with an established procedure for therapeutic interchange.

Non-covered drugs and products requested by you or your provider may be reviewed by a pharmacy benefits manager when the formulary does not adequately accommodate your needs. Please be prepared to provide supporting documentation to show that the member has tried and failed a find a formulary option.

To learn more, visit our website at carefirst.com/medicaid.

Food is Medicine

The notion that what you eat (and don't eat) can affect your general health is hardly a new one. But the idea that "food is medicine" has become an important topic for medical professionals and their patients.

What does "food is medicine" really mean? It means that food is a powerful element for promoting health and combating disease. It recognizes that the right food can help your immune system and reduce your risk for chronic conditions. It's all about focusing on the role of nutrition in preventing and managing illness and how you feel.

Caramelized Banana Pecan Pancakes

(courtesy of Dr. John La Puma, physician, trained chef and organic farmer)

Nothing is more comforting than these Caramelized Banana Pecan Pancakes, and they're healthy too! This recipe adds naturally sweet nuggets of dried cranberries to a great whole-wheat mix, and you have the goodness of homemade with almost no work.

Directions

In a large bowl, combine pancake mix, milk, cranberries, egg whites and oil, mixing until large lumps disappear. (Do not overmix.) Fold in pecans. Heat a large nonstick griddle over medium heat until hot. Coat with cooking spray. Drop batter by scant $\frac{1}{4}$ cupfuls onto hot griddle. Turn when pancakes bubble and bottoms are golden brown; continue to cook until golden brown, about 30 seconds. Meanwhile, heat a large nonstick skillet over medium heat until very hot. Add banana; cook until slices are browned, turning once, about 30

seconds per side. Reduce heat to low; add syrup and heat through. Arrange pancakes on four serving plates; top with banana mixture.

Ingredients

- 1 cup whole wheat pancake mix
- 1 cup milk (or soy milk)
- $\frac{1}{2}$ cup dried cranberries or dried blueberries
- 2 egg whites, beaten
- 1 tablespoon canola oil
- $\frac{1}{4}$ cup chopped pecans, toasted
- 2 ripe but firm bananas, sliced
- $\frac{1}{4}$ cup pure maple syrup

Food resources

- [MD Food Bank: Find Food Near Me](#)
- [CareFirst Find Help](#)



Quiz

Fill in the Blank

Learn more about the benefits available to you as a CareFirst CHPMD member by filling in the blanks below.

1

You get ____ free one-way rides for all non-emergency medical needs.

1 6 2

2

You can earn _____ by doing healthy activities through the MyHealth Rewards Program, such as getting a breast cancer screening or colorectal screening.

Toothbrushes Snow globes Gift cards

3

The Mommy Meals Program gives you ___ months of nutrition coaching, wellness support, and home-delivered meals for members who are 20-28 weeks pregnant.

6 2 0



2026 Benefit Guide

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



Case Management Services

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 case management services. Members, their caregivers, or their healthcare providers can request case management services. These programs are voluntary and are provided at no cost to you. Members identified with certain needs may be automatically enrolled or contacted, but it is always your choice to participate in the program.

Case Management Services are also available through our Baby Steps Program to help you with your pregnancy care needs. Your OB nurse case 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. You can get more information in your Member Handbook, which can be found on our website at carefirst.com/medicaid in the "Members" section.

How to Obtain Language Assistance

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

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

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

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](http://carefirst.com/medicaid) or call Member Services at **410-779-9369** or **800-730-8530** (TTY: 711) to request a copy of the Member Handbook.

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.

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 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](#).



P.O. Box 915
Owings Mills, MD 21117

410-779-9369
carefirst.com/medicaid

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).

HealthChoice is a Program of the Maryland Department of Health.

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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** (TTY: 711).