



# Health & Wellness

**Fall 2025** 

#### Hello!

Fall is here, and it's a good time to start fresh with new routines, back-to-school energy and a focus on your health. In this Q3 CareFirst CHPMD newsletter, we've got all the helpful info you need for fall. Inside, you'll find updates on prescription drugs, checkups, pregnancy support and tips for getting care. Whether you're managing a health issue or just want to stay well, we're here for you. We hope you enjoy this issue!

### With Care

#### **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 <u>CareFirst BlueCross BlueShield's</u> <u>Engagement Center</u> 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



## Renewing your Medicaid benefits

If anyone in your household is enrolled in Medicaid or the Maryland Children's Health Program (MCHP), they don't need to take any action during the open enrollment period unless they have received a notice telling them to renew coverage. Medicaid/MCHP enrollees generally renew coverage every 12 months. Make sure the contact information you have on file with Maryland Health Connection (MHC) is up to date. Log in to your account at marylandhealthconnection.gov or call 855-642-8572 to get started.

## **CareFirst CHPMD MyHealth Portal**

## Want instant access to your plan information? It's easy!

Through MyHealth Portal, members can easily access information 24/7. You can:

- View benefits
- Check claim status
- Check approvals
- Request an ID card
- Update demographics
- Log in as a member

To learn more or register, visit members.carefirstchpmd.com/Portal-Login.

Please note that by using MyHealth Portal you agree to the Terms of Use. Use of this portal does not confirm plan enrollment.

Please call our Member Services Department at **410-779-9369** or **800-730-8530** (TTY: 711) to confirm enrollment status. Portal access may take up to 5–7 business days.



## **Family Corner**



#### Help for a healthy pregnancy

At your first prenatal visit, your doctor may fill out a form called the Maryland Prenatal Risk Assessment (MPRA). It asks about your health and helps connect you to services that support your pregnancy.

After the form is filled out, it goes to your county health department and health plan. A nurse may contact you to share helpful programs like home visits, case management, support for addiction, Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), Supplemental Nutrition Assistance Program (SNAP) and daycare help.

These services are here to support you and your baby.

#### **Support from doulas**

Doulas are trained helpers who support you before, during and after birth. They work with your doctor, midwife or nurse.

Doulas can help you understand changes in your body, stay healthy, learn about breastfeeding and find resources. They also teach comfort techniques like breathing and relaxing during labor.

Doula services are free for Medicaid members who qualify. To find a doula, contact CareFirst CHPMD Member Services.

#### **Case Management**

If you have a complex medical condition, you can ask for help through Case Management. Call Member Services at 410-779-9369 or 800-730-8530 (TTY: 711), or email <a href="mailto:CHPMDMembers@carefirst.com">CHPMDMembers@carefirst.com</a> to learn more.

You, your caregiver or your doctor can ask for these services. They are free and optional. Some members may be contacted or enrolled based on their health needs, but it's always your choice to join.

If you're pregnant, you can get help through our Baby Steps Program. Your OB nurse case manager will help you get the care you need, including special tests or visits. They'll also share health tips and connect you to community resources.

You can find more details in your Member Handbook on our website under "For Members."

#### **Prostate Screening**

Prostate cancer screening is an important part of staying healthy for men, especially between ages 55 and 69. Some people may need screening earlier—starting at age 50, or 45 if they are African American or have a family history of prostate cancer.

Screening helps find cancer early, when treatment works best. Talk to your primary care provider (PCP) to see if screening is right for you. It may include a PSA blood test or a rectal exam.

If you have questions or want to schedule a screening, contact Member Services. We're here to help.

#### **Member Handbook**

Your benefits through the Maryland HealthChoice program are explained in the CareFirst CHPMD Member Handbook. You can find the handbook in the "For 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).

#### Finding a provider

Need to find a provider in your network? Use our online search tool at <u>providersearch</u>. <u>carefirstchpmd.com</u>. You can search by specialty, location or name.

To find doctors who offer Gender Affirming Care, select your criteria, then go to the Languages and Skills section and choose *Gender Affirming Care*.

We verify provider information—such as name, gender, specialty, hospital affiliation, medical group, board certification, office location, languages spoken and whether they're accepting new patients—every three years. Providers can update their information at any time.

For the most current details, contact the provider directly or visit the search tool online.

### You can schedule an appointment with your PCP by calling their office directly.

Their phone number is listed on your member ID card.

We encourage all members to schedule a PCP visit as soon as they're enrolled. Even if you're not sick, it's important to see your PCP at least once a year for a physical.

Your PCP can also help you access specialty care. They'll identify the right specialist for your needs and provide a referral. Before your appointment, visit <a href="mailto:providersearch.carefirstchpmd.com">providersearch.carefirstchpmd.com</a> to confirm the specialist is in network.

#### **Out-of-network services**

CareFirst CHPMD covers services from out-ofnetwork providers only when those services cannot be provided in-network or when they qualify as self-referral benefits.

For non-emergency services, your provider must request prior approval unless the service is a self-referral benefit. Examples of self-referral benefits include emergency care, family planning and school-based health center services.

To request approval, your provider should contact CareFirst CHPMD. For a full list of covered benefits, self-referral services and exclusions, refer to the CareFirst CHPMD Member Handbook.

#### **Continuity of care**

If you are currently receiving care for a medical condition and qualify for one of the following reasons, then you have special "continuity of care" rights in Maryland:

- New to HealthChoice (the Managed Care Program (MCO) in Maryland)
- Switched your HealthChoice MCO from another MCO
- Switched to HealthChoice from another company's health benefit plan.

If your previous MCO pre-approved surgery or other services, you may not need to get new approval from CareFirst CHPMD to have the surgery or to continue receiving the services. Also, for certain conditions, if you are seeing a provider who is a participating provider with your old company or MCO but not with CareFirst CHPMD, you may continue to see your provider for a limited time as though the provider were a participating provider with us.

 For more information on how you could qualify for Continuity of Care, check the Member Handbook at <u>carefirst.com/</u> medicaid.



#### 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 users should call 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.

#### **Emergency services**

For non-life-threatening emergencies, try the following:

- Call the 24/7 Nurse Advice Line at 800-231-0211 (TTY: 711) anytime for guidance on what to do in an emergency.
- Visit your PCP's office as a walk in and provide an overview of your symptoms.
- Visit an Urgent Care center before going to the emergency room or hospital.

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

#### How to contact us

If you have any questions about the information in this newsletter, want to speak to someone in the Utilization Management (UM) department, need help scheduling an appointment with a Primary Care Physician or want to discuss other healthcare services, 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

## **Pharmacy Corner**

#### **Wegovy and Zepbound**

CareFirst CHPMD regularly updates its list of approved drugs (called a formulary) to make sure you have access to medications that support your health.

Wegovy is covered when used to reduce the risk of heart events in members with known heart disease. It may also be covered if you are 18 or older, have a BMI of 27 or higher, and do not have type 1 or type 2 diabetes.

**Zepbound** was added to the formulary on April 15, 2025. It may be covered if you are 18 or older, have moderate to severe obstructive sleep apnea, a BMI of 30 or higher, and do not have type 1 or type 2 diabetes.

These medications are not covered when used for weight loss alone. Weight loss is not a covered benefit. For more information, visit <u>carefirst.com/medicaid</u> or call Member Services at **410-779-9369** or **800-730-8530** (TTY: 711).

#### **Prior authorization**

Some medications and products require approval before they can be prescribed. This process, called prior authorization, helps ensure the treatment is safe, effective and appropriate for your care.

Your provider is responsible for submitting the request and any clinical information needed. These requests are reviewed by CareFirst CHPMD's pharmacy benefits manager, CVS Health, using clinical guidelines. CVS will make a decision within 24 hours of receiving the request. If more information is needed, your provider has up to 14 calendar days to submit it.

To start a prior authorization request, your provider can call CVS Health at 877-418-4133. During the call, CVS can share the criteria used to evaluate the request.

#### **Medication exceptions**

If a drug you need is not covered, your provider can request an exception. This may be considered when the formulary does not meet your clinical needs. Be ready to share documentation showing that you've tried and not responded to formulary options.

To request an exception, contact CVS Health at 877-418-4133. The formulary is updated quarterly, but changes may happen at any time. You can find the latest list of covered drugs and updates at carefirst.com/medicaid.

#### **Opioid risks and alternatives**

Opioids can help manage moderate to severe pain, but they carry serious risks like addiction, overdose and death. Long-term use can lead to tolerance and dependence, even when taken as directed. Side effects may include constipation, nausea, sleepiness, dizziness, confusion and difficulty breathing.

#### What are some alternatives to opioids?

Many treatments work well for chronic pain and have fewer risks. These include:

- Over-the-counter medications like Tylenol (acetaminophen), Advil (ibuprofen) and Aleve (naproxen)
- Non-opioid prescriptions like lidocaine and NSAIDs
- Physical therapy and exercise
- Some medications used for depression or seizures

#### Need help or more information?

Visit <u>carefirst.com/medicaid</u> or call Member Services at **410-779-9369** or **800-730-8530** (TTY: 711), Monday–Friday, 8 a.m.–5 p.m.



## **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. If you are eligible, you can earn gift cards by doing healthy activities.

Not only will you get a gift card, but you'll also improve your health. This program is free, so make sure to join.

- Complete Activities: Do the healthy activities between January 1-December 31 of the current benefit year.
- One Gift Card Per Year: You can get one gift card each year for each Adult and Pediatric Activity.
- Maternity Activities: You can get one gift card for each pregnancy.

- Claim Your Gift Card: Make sure to claim your gift card by January 31 of the next year.
- See a Doctor: To get the Adult and Pediatric Wellness gift card(s), you or your child must see a doctor. Find a doctor using our search tool or call the Quality Team at 410-921-2130 (TTY:711) Monday-Friday 8:00 a.m.-5:00 p.m. for help.
- Contact Us: After you complete the activity, call the Quality Team at 410-921-2130 (TTY:711) Monday–Friday 8:00 a.m.–5:00 p.m. and give them:
  - ☐ Your Member ID Number
  - □ Date of your visit or class
  - □ Provider's Name

It may take 6–8 weeks to get your gift card after we get your information.

#### **Wellness activities**

Adult			
Activity	Description	Gift Card Amount	Eligible Members
SSI¹ Annual Doctor Visit	Visit with doctor to check on your overall health	\$75 January–July; \$50 August–December	CareFirst CHPMD members ages 21–64
A1C Test	Diabetes test to check your A1C hemoglobin level	\$50	CareFirst CHPMD members ages 18–64
A1C Control	Diabetes test to check your A1C hemoglobin level	\$80	CareFirst CHPMD members ages 18–64
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
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 <sup>2</sup>	Exam to check for colon cancer	\$25	CareFirst CHPMD members ages 50–75
Pediatric			
Activity	Description	Gift Card Amount	Eligible Members
SSI¹ Annual Doctor Visit	Visit with child's doctor to check on their overall health	\$75 January–July; \$50 August–December	CareFirst CHPMD members ages 0–20
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	\$75	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 10-13)	Visit with child's doctor to check on their overall health	\$30	CareFirst CHPMD members aged 10–13 years old
Well-Child Visit (Older Children 18-21)	Visit with child's doctor to check on their overall health	\$75	CareFirst CHPMD members aged 18–21 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 <sup>3</sup>

<sup>&</sup>lt;sup>1</sup> Supplemental Security Income

<sup>&</sup>lt;sup>2</sup> 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 three years), CT colonography (within five years), or stool DNA test (within three years).

<sup>&</sup>lt;sup>3</sup> To get this gift card, 13-year-olds need to have: one dose of the meningococcal vaccine, one Tdap vaccine and the complete HPV vaccine series.

## Committed to Community Health and Social Impact

#### Help is here

Health is driven not only by medical care, but by social, economic and environmental factors that can create obstacles to good health. To break down barriers and address our community's basic needs, CareFirst CHPMD has partnered with findhelp, a tool that connects individuals, families and friends to free or low-cost resources. Whether for you or someone else, search anonymously for financial assistance, transportation, legal services and more.

We believe your zip code shouldn't determine how long or how well you live. Being healthy is about more than seeing a doctor when you're sick. It's access to reliable transportation, education and healthy food. It's living in a safe neighborhood. And because being healthy is about more, CareFirst CHPMD does more. Search and connect with trusted resources in your community through findhelp. Better health depends on it.

## Home delivered meals through Moveable Feast

CareFirst CHPMD will provide members with up to 18 nutritious meals to eligible members recovering from an inpatient stay in a hospital who have no support at home upon discharge. Members need their physicians or facility discharge planners to obtain prior authorization for meals from the CareFirst CHPMD Utilization Management team. This is usually handled/initiated by UM.



#### Member assistance

Financial assistance, food pantries, medical care and other free or reduced-cost help starts here: carefirst.findhelp.com



## 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 For Members section of our website or call Member Services to request a copy of the Member Handbook.

#### **How to Submit a Complaint**

If you wish to make a complaint or file an appeal, please visit the "Members" section of our website to obtain a copy of the Appeals and Grievance Form. After filling out the form, please fax it to



P.O. Box 915 Owings Mills, MD 21117

410-779-9369 carefirst.com/medicaid

HealthChoice is a Program of the Maryland Department of Health.

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).

.Cliniese. 小贴工:如未芯尻音通话,双矩使用光贯语言协助服务。 屑板 800-730-8530 (TTY. 711).

410-779-9367 or mail it to the address below. You may also make a complaint or file an appeal over the phone by contacting Member Services, however, phone appeals should be followed up with a written appeal. CareFirst BlueCross BlueShield Community Health Plan Maryland Attn: Appeals & Grievances Department P.O. Box 915, Owings Mills, MD 21117.

#### **Member Services**

If you need these services, contact Member Services at **410-779-9369**, or toll-free at **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

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