



CAREFIRST MEDICARE ADVANTAGE

Navigating Exceptional Dental Care for Your Medicare Advantage Patients

NOVEMBER & DECEMBER 2020

AGENDA

1. Medicare Advantage Orientation
2. Product Offerings
3. Locating Eligibility & Benefits, & Filing Claims
4. Leveraging Your Self-Service Options

By the end of this course, participants will be able to:

- Recognize key differences between Original Medicare vs. Medicare Advantage
- Identify CareFirst Advantage's dental product offerings
- Locate key information on your patients' CareFirst Advantage member identification card
- Navigate our provider service options for CareFirst Advantage benefits, eligibility, and claim status inquiries
- Update provider information successfully



THE MEDICARE ADVANTAGE ORIENTATION MODULE

Medicare Advantage(MA) Orientation

- The CareFirst MA Vision
- The MA Network & Service Area
- MA Educational Resources
- Updating Provider information



The Vision

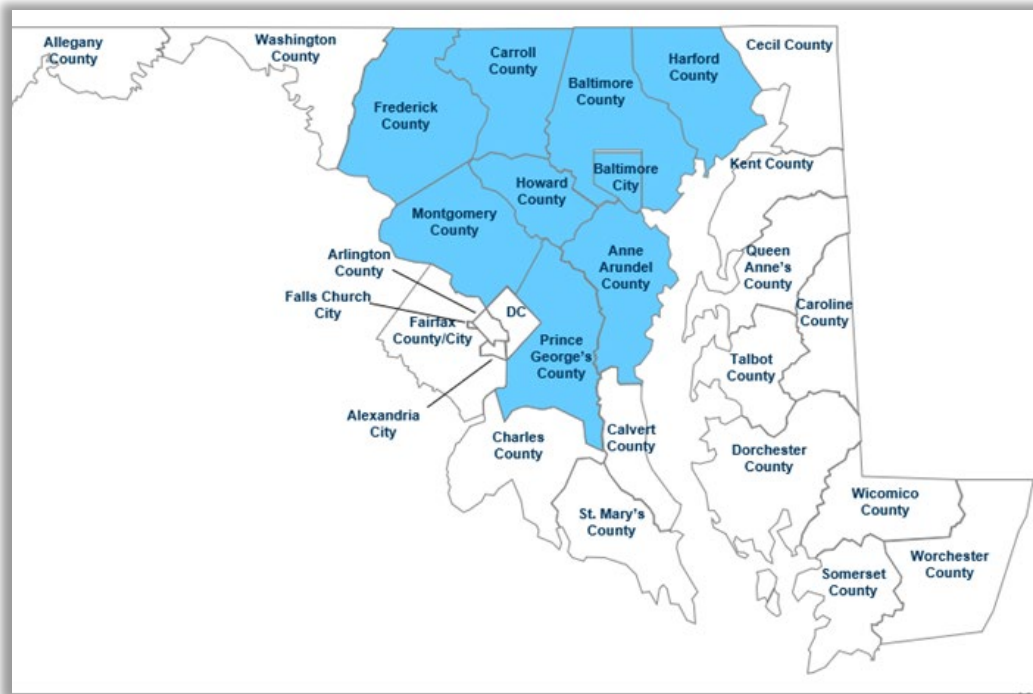


Expand Accessible
& Affordable
Healthcare

Offer Robust
Coverage Choices
for All Life Stages

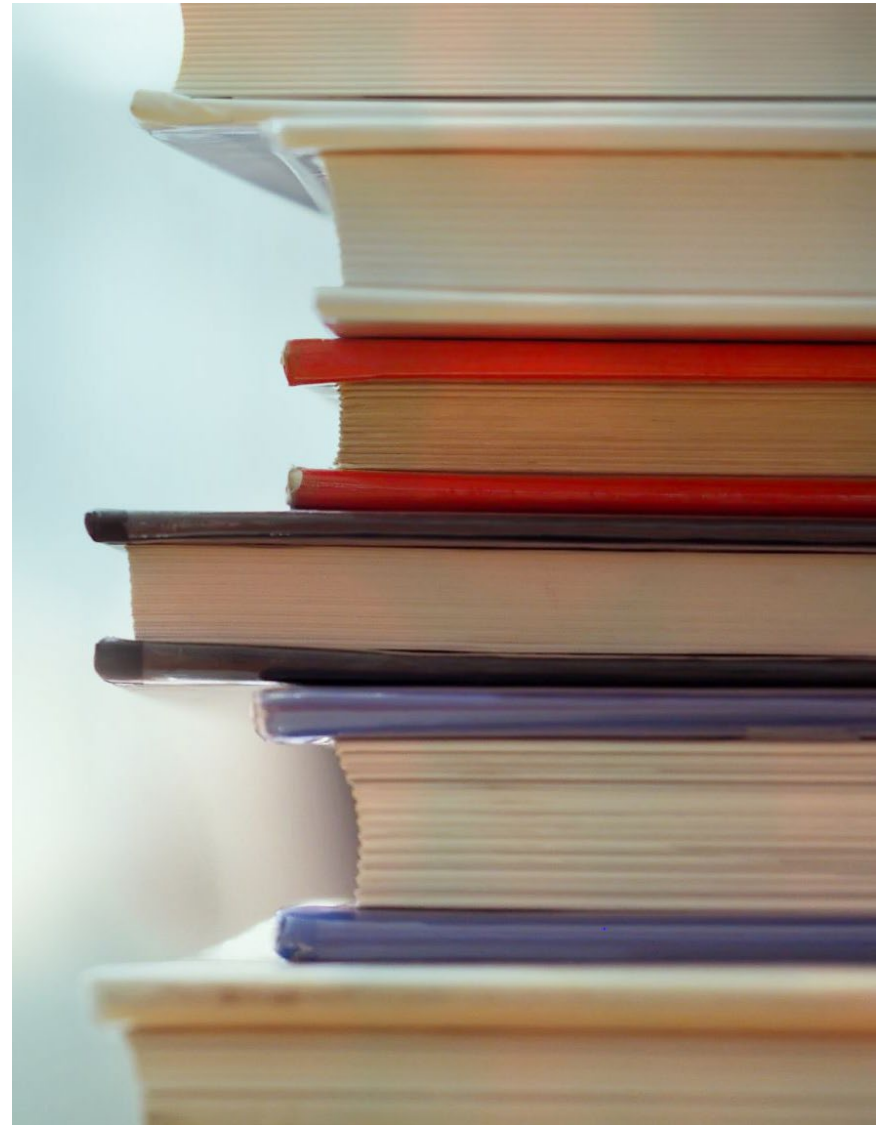
Educate Members
on Medicare
Advantage





- 4000+ Contracted MA Network Providers
- Includes Dental & Medical Professionals as well as Hospital & Ancillary Providers
- Providers & Enrollees Located In & Servicing 9 Maryland Counties
- Anne Arundel, Baltimore, Baltimore City, Carroll, Harford, Howard, Montgomery, Frederick and Prince George's

- On-Demand MA Modules
- Provider Manual
- Updated Quick Reference Guides (QRGs)
- Updated User Guides



Additional Resources for Your Office

- Dental Medicare Advantage Dedicated Provider Services: (833) 493-0535
- [CareFirst Provider Landing Page](#)
 - [Quick Reference Guides](#)
 - [Dental Provider Manual](#)
 - [Dental Clinical Criteria](#)
- [Dental Provider Relations Specialists](#)

Updating Provider Information

- Keep your provider information updated
- Use the current online tools



[CareFirst Direct](#) | Member Search

Eligibility / Benefits & Claims Status | Remittance / NOP | Fee Schedules

Member Search

Nov 10, 2020 at 3:26 PM

Find by Member ID

Member ID *

Date of Birth *

Date Of Service *

* Required

Next

News!

- CareFirst Renames Transition of Care to Continuity of Care
- September 2020 BlueImpressions is Now Available
- CareFirst Discontinues Home-Based Services Program
- CareFirst Adds FEP Resource Page to Website
- CareFirst is Extending Coverage of COVID-19 Testing, Treatment and Member-initiated Phone Consultations
- CareFirst Mailed the Provider Participation Agreement
- CareFirst Now Credentials Registered Psychology Associates
- CareFirst Provider Participation Agreement - Coming Soon!
- The October 2020 BlueLink is Now Available
- June 2020 BlueImpressions is Now Available
- August 2020 BlueLink is Now Available

Quick Links

- Forms
- Manuals & Guides
- **Update Dental Provider Information**
- Help
- Clinical Resources
- Provider Portal User Guides





Submit any requested changes to your provider information to:

- CareFirst BlueCross BlueShield and CareFirst BlueChoice

Dental Provider Networks and Credentialing

Mailstop RRS-130

10455 Mill Run Circle

Owings Mills, MD 21117

- Fax 410-720-5080
- Email dentalcontracting@carefirst.com

MEDICARE ADVANTAGE PRODUCT OVERVIEW

- Medicare Essentials
- Medicare Covered & Non-Covered Services
- Features of the CareFirst MA Embedded Dental Benefits
- Benefits Comparison



Medicare is a health program administered by the federal government, designed for individuals who are:

- Age 65 and older;
- Under 65 with certain disabilities; or
- Diagnosed with End-Stage Renal Disease (ESRD) or Amyotrophic Lateral Sclerosis (ALS), also known as “Lou Gehrig’s disease.”

The Four Parts of Medicare



PART A
Hospital
Insurance



PART B
Medical
Insurance



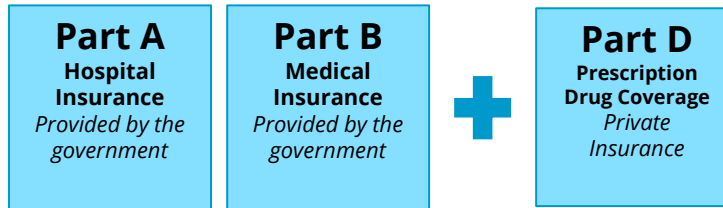
PART C
Medicare
Advantage
(Parts A, B
and most
often D)



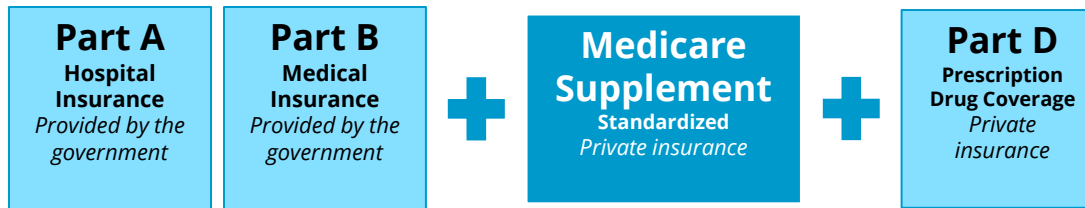
PART D
Prescription
Drug
Coverage

Medicare Options

OPTION 1:
Original Medicare
(with or without Part D)



OPTION 2:
Medicare Supplement
(with or without Part D)



OPTION 3:
Medicare Advantage
Prescription Drug Plan
(MA-PD)



At age 65, individuals who do not receive coverage through their employer may choose:

Medicare Covered Services

Inpatient Hospital Services	Skilled Nursing Facility (SNF)	Chiropractic, Podiatry
Cardiac and Pulmonary Rehabilitation Services	Supervised Exercise Therapy (SET) for Peripheral Arterial Disease (PAD)	Emergency/Urgently Needed Services
Acupuncture	Partial Hospitalization	Home Health Services
Health Care Professional Services	Outpatient Procedures	Tests, Labs, & Radiology Services
Outpatient Services	Ambulance	Durable Medicare Equipment (DME)
Prosthetics	Medical & Diabetic Supplies	Dialysis
All Medicare-Covered Preventive Services	Medicare Part B RX Drugs	Medicare-Covered Dental
Medicare-Covered Eye Exams/Eyewear	Medicare-Covered Hearing Exams	Occupational, Speech, Physical Therapy
Mental and Psychiatric Services	Opioid Treatment	Outpatient Substance Abuse

Some of the services Medicare **does not cover** include:

- ✘ Outpatient prescription drugs
- ✘ Hearing aids
- ✘ Routine eye care and eyeglasses - except for cataract lenses
- ✘ Dental care and dentures
- ✘ Institutional or custodial care (Long-Term Care)
- ✘ Acupuncture
- ✘ Routine foot care
- ✘ Cosmetic surgery, except for functional or accidental reasons
- ✘ Private duty nursing
- ✘ Personal comfort items
- ✘ Care provided or made available by the Veteran's Administration*
- ✘ Care rendered in Military/Department of Defense hospitals*

* Medicare is a Federal Government program and does not reimburse services for professional or institutional services rendered at Federal Government facilities such as Veterans' Administration (VA) and military hospitals.

On January 1, 2021, CareFirst will launch two Medicare Advantage plans in the Individual market:

CareFirst Blue Cross Blue Shield (BCBS) Advantage **Core** (HMO)

- Lower Premium
- Competitive cost-sharing (Medicare-covered and added benefits)
- Includes basic preventive and diagnostic dental coverage
- Competitive Part D formulary and cost-sharing



CareFirst Blue Cross Blue Shield (BCBS) Advantage **Enhanced** (HMO)

- Higher Premium
- Lower cost-sharing (Medicare-covered and added benefits)
- Includes basic preventive and diagnostic dental coverage, and some comprehensive dental coverage
- Competitive Part D formulary and cost-sharing and gap coverage
- Additional premium for a more comprehensive dental and vision add-on package

Mandatory Supplemental Benefits

Supplemental Benefits	CareFirst BlueCross BlueShield Advantage Core	CareFirst BlueCross BlueShield Advantage Enhanced
Mandatory Supplemental Benefits (Additional benefits beyond Medicare)	<ul style="list-style-type: none"> ✓ Preventive Dental ✓ Routine Eye Exams and Eyewear ✓ Hearing Exam and Hearing Aids ✓ Annual Physical Exam ✓ 24/7 Nurse Advice Hotline ✓ Additional Telehealth (CMS Service Categories through in network Providers) ✓ CareFirst Video Visit (Telehealth) ✓ Fitness (Gym, Online Resources, Virtual Classes) ✓ Worldwide Emergent and Urgently Needed Services ✓ In-Home Assessment 	<ul style="list-style-type: none"> ✓ Preventive Dental ✓ Routine Eye Exams and Eyewear ✓ Hearing Exam and Hearing Aids ✓ Annual Physical Exam ✓ 24/7 Nurse Advice Hotline ✓ Additional Telehealth (CMS Service Categories through IN Providers) ✓ CareFirst Video Visit (Telehealth) ✓ Fitness (Gym, Online Resources, Virtual Classes) ✓ Worldwide Emergent and Urgently Needed Services ✓ In-Home Assessment ✓ Some Comprehensive Dental ✓ Routine Acupuncture, Chiropractic, Podiatry
Optional Supplemental Benefits (Dental and Vision Add-On) \$17 Monthly Premium	N/A	<ul style="list-style-type: none"> ✓ Additional Comprehensive Dental ✓ Additional Eyewear Allowance and Coverage



- Dental benefits are embedded in your patient's' medical Medicare Advantage plans
- No Referrals are needed if your patients need a dental specialist
- Member copayments are utilized to share cost of treatment
- Payment for treatment is based on a collection of both member copayments and your office's contracted reimbursements
- Total payment will not exceed CareFirst Dental's allowed amounts
- Services not listed on the member's copayment schedule are considered to be not covered

Proprietary and Confidential

Dental Embedded Product Offerings

	Core		Enhanced	
	Embedded Supplemental	Embedded Supplemental	Embedded Supplemental	Embedded & Add-On Supplemental
	In Network	In Network	In Network	In Network
Frequency	2 per year	2 per year	2 per year	2 per year
Annual Maximum	N/A	N/A	N/A	\$1,000
Oral Exams	\$30	\$20	\$20	\$20
Dental X-Rays	\$30	\$20	\$20	\$20
Prophylaxis (Cleanings)	\$30	\$20	\$20	\$20
Fluoride Treatment	\$30	\$20	\$20	\$20
Non-Routine Services	Not Included in Plan	\$15 - \$30	\$15 - \$30	\$15 - \$30
Minor Restorative Services	Not Included in Plan	\$30 - \$60	\$30 - \$60	\$30 - \$60
Periodontics	Not Included in Plan	\$50 - \$60	\$50 - \$60	\$50 - \$60
Simple Extractions	Not Included in Plan	\$40 - \$50	\$40 - \$50	\$40 - \$50
Major Restorative Services	Not Included in Plan	Not Included in Plan	Not Included in Plan	\$100 - \$400
Endodontics	Not Included in Plan	Not Included in Plan	Not Included in Plan	\$100 - \$200
Periodontics	Not Included in Plan	Not Included in Plan	Not Included in Plan	\$100 - \$300
Prosthodontics	Not Included in Plan	Not Included in Plan	Not Included in Plan	\$30 - \$60 / \$200 - \$700
Other Restorative Services	Not Included in Plan	Not Included in Plan	Not Included in Plan	\$150 - \$500
Prosthodontics & Other Oral/Maxillofacial Surgery; Other Services	Not Included in Plan	Not Included in Plan	Not Included in Plan	\$400
Major Extractions	Not Included in Plan	Not Included in Plan	Not Included in Plan	\$100

LOCATING ELIGIBILITY & BENEFITS; FILING CLAIMS



- Determining Who is Eligible
- How to Enroll for Medicare Advantage
- MA Membership Identification Cards
- Claims Filing Instructions
- Navigating CareFirst Direct



CareFirst's Medicare Advantage products are available for members who are:

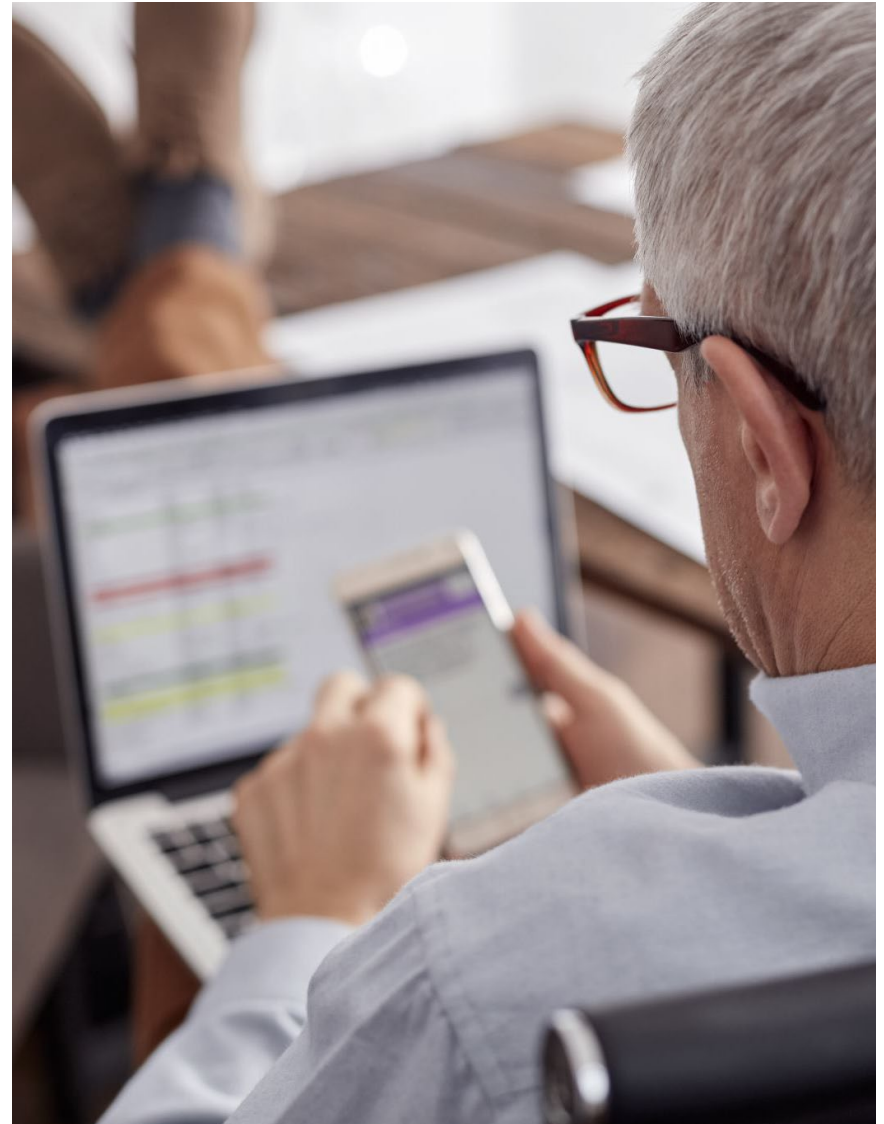
1. Eligible for Medicare Part A
 - a. 65 years of age or
 - b. 25th month of disability
2. Enrolled in Medicare Part B (\$148.50)
3. Live in the CareFirst Medicare Advantage service area
4. Applicants during their Initial Coverage Election Period or during a Medicare Advantage open Eligibility period

Members do not have coverage outside of the CareFirst service area except for emergency & urgently needed services and renal dialysis for members who are temporarily outside the CareFirst service area.

Enrollment Methods

Individuals can:

1. Call the 1-800 Medicare number and enrolling with CMS
2. Enroll through the www.medicare.gov website
3. Enroll through a broker
4. Call the CareFirst Member Service line
5. Enroll via the CareFirst member website



- Providers may verify member eligibility and coverage information electronically through CareFirst Direct or by calling our dedicated Medicare Advantage Dental Provider service area at (833) 493-0535.
- CareFirst Direct will indicate that the patient is enrolled in CareFirst Medicare Advantage along with the appropriate member cost share on the eligibility and benefit response you typically receive.

CareFirst Dental Medicare Advantage Providers	Non-CareFirst Medicare Advantage Providers
<ul style="list-style-type: none">• Apply the in-network cost share when collecting payment from members	Members do not have dental coverage outside of the CareFirst Medicare Advantage Dental Provider Network

How to Read Your Patients' CareFirst Medicare Advantage Membership Identification Card



Medicare Advantage

CareFirst BlueCross BlueShield Advantage Core (HMO)

Member Name	PCP Office Visit:	\$00
Member ID Number	Specialist Office Visit:	\$00
MAC	Urgent Care Center Visit:	\$00
	Emergency Room Visit:	\$00
Group Number	RxBIN	
Effective Date	RxPCN	MEDDADV
BC/BS Plan Codes	RxGRP	
Issuer		
PCP Provider Name		CMS-H6067-999



Medicare Advantage

CareFirst BlueCross BlueShield Advantage Enhanced (HMO)

Member Name	PCP Office Visit:	\$00
Member ID Number	Specialist Office Visit:	\$00
MAC	Urgent Care Center Visit:	\$00
	Emergency Room Visit:	\$00
Group Number	RxBIN	
Effective Date	RxPCN	MEDDADV
BC/BS Plan Codes	RxGRP	
Issuer		
PCP Provider Name		CMS-H6067-999



www.carefirst.com/medicare



CareFirst BlueCross BlueShield Advantage Core (HMO)

Medical Claim Submission Address for CareFirst Service Area Providers
CareFirst Medicare Medical Claims
PO Box 4495
Scranton, PA 18505

Rx Claims Submission Address
CareFirst Medicare
PO Box 52000
Phoenix, AZ 85072-2000

Dental Claims Submission Address
CareFirst Medicare Dental Claims
PO Box 14115
Lexington, KY 40512

Please reference member self-service for Vision and Hearing Aid Claims submission(s)

Member Self Service

Member Services: **1-855-290-5744**
Pharmacy Services: **1-888-970-0917**
Medical Emergency: **911**
TTY/TDD: **711**
24/7 Nurse Line: **1-833-968-1773**

Medical Professional & Hospital Providers:
Toll-free Precertification: **1-866-773-2884**
File claims with local Blue Cross and/or Blue Shield Plan

PROVIDERS MUST NOT BILL MEDICARE.
MA HMO products provided by CareFirst Advantage, Inc., an independent licensee of the Blue Cross and Blue Shield Association. The member only has coverage for urgent and emergent care and renal dialysis outside of CareFirst Inc. Service area.

CareFirst BlueCross BlueShield Medicare Advantage is the business name of CareFirst Advantage, Inc., an independent licensee of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

Pharmacy services provided by CVS Caremark

www.carefirst.com/medicare



CareFirst BlueCross BlueShield Advantage Enhanced (HMO)

Medical Claim Submission Address for CareFirst Service Area Providers
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PO Box 4495
Scranton, PA 18505

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Pharmacy services provided by CVS Caremark

CareFirst Direct



Provider Service

Phone: (833) 493-0535

Hours: 8 a.m.-8 p.m., ET, 7 days a week
From October 1 through March 31

Hours: 8 a.m. – 8 p.m., ET, Monday - Friday
From April 1 through September 30

Payor ID: 00580

Claims Filing Information:

Mail Administrator
P.O. Box 14115
Lexington, KY 40512

You can save your office time and administrative costs by:



- Using CareFirst Direct whenever possible to verify simple eligibility, benefits, and claim status inquiries for your CareFirst Medicare Advantage patients
- Referring to our online resources for dental clinical criteria, dental Medicare Advantage Provider Requirements, and helpful resources that make doing business with CareFirst easier
- Submitting your claims electronically through your practice management system, including claims that require supporting documentation needed for review
- Enrolling in Electronic Remittance Advice (ERA) and Electronic Funds Transfer (EFT)
- Submitting changes to your office's demographic information from CareFirst Direct



[CareFirst Direct](#) | Member Search

Eligibility / Benefits & Claims Status

Remittance / NOP

Fee Schedules

Member Search

Nov 18, 2020 at 4:08 PM

Find by Member ID

Member ID *

ABC123456789



Date of Birth *

mm/dd/yyyy

Date Of Service *

11/18/2020



* Required

Next

News!

- Register today for the CareFirst Provider Engagement Expo
- Colleague, will you be in Cumberland on Oct. 2? Join us for a refresher course
- PCMH Quarter 3 Update: 2017 Performance Year Results, Reducing Admissions and More
- You Are Invited to Our Upcoming Provider Engagement Expo. Don't Wait to Register
- Updates to the ePA tool, BlueLink Tip and more in this issue of BlueLink
- Are you located in Rockville, MD or Fairfax, VA? We have a training for you
- Changes to Professional Fee Schedule Effective Dec. 1
- Join us for a refresher course in Owings Mills, MD or Arnold, MD

Quick Links

- Forms
- Manuals & Guides
- Help

[CareFirst Direct](#) | Member Search Results

Eligibility / Benefits & Claims Status | Remittance / NOP | Fee Schedules

Member Search Results

Nov 18, 2020 at 4:28 PM

You searched for

Member ID: Date Of Birth: Date Of Service: 11/18/2020

Search Results

<input checked="" type="radio"/>	LAST NAME, FIRST NAME	Male	10802 RED RUN BLVD, OWINGS MILLS , MD 21117
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I would like to see

- Eligibility / Benefits
- Claims Status

[Back](#) [Next](#)

The Dental Eligibility Summary Screen - Core

Medical
CF010000

Dental
CF010000

Vision
CF010000

Pharmacy
CF010000

Group
CAREFIRST ADVANTAGE, INC.

Status
Active Coverage
01/01/2020 - 12/31/9999

Relationship to Policy Holder
Self

[more...](#)

Insurance Type
HMO

Plan Description
Medicare Advantage Core Dental

Renewal Month ⓘ
Contract: Every January
Benefit: Every January

Zoom In

Benefits

[View Dental Benefits](#) ⓘ

CDT Service Categories

- Diagnostic (D0100 - D0999)
- Preventive (D1000 - D1999)
- Restorative (D2000 - D2999)
- Endodontics (D3000 - D3999)
- Periodontics (D4000 - D4999)
- Prosthodontics, Removable (D5000 - D5899)
- Maxillofacial Prosthetics (D5900 - D5999)
- Implant Services (D6000 - D6199)
- Prosthodontics, Fixed (D6200 - D6999)
- Oral And Maxillofacial Surgery (D7000 - D7999)
- Orthodontics (D8000 - D8999)
- Adjunctive General Services (D9000 - D9999)

Search by HIPAA Service Types

Enter HIPAA Service Type

Search by Procedure Code(s) ⓘ

In-Network

	Individual	Family
Deductible	\$0.00 remaining of \$0.00	\$0.00 remaining of \$0.00
Out of Pocket	N/A	N/A
Annual Max	No Annual Max	
Ortho Lifetime Max	N/A	
Ortho Annual Max	N/A	

Please refer to Benefit Details PDF for age limitations and exclusions.

The Expanded Eligibility Summary Screen

more...

Coordination of Benefits



Primary Care Physician (PCP)

No info on file

Medicare Advantage Supplemental Benefits



Fitness:

Benefits managed by [SilverSneakers - 877-246-1666](#)

SilverSneakers can help members live a healthier, more active life through fitness and social connection. More information can be found in the [CareFirst Provider Manual](#)

Hearing:

Benefits managed by [NationsHearing - 877-246-1666](#)

- In-Network providers can be found in the [Provider Search](#) tool

If you would like to direct the member,

- CareFirst Member Portal
 - Locate providers near their home using the provider look-up tool on the CareFirst Member Portal
- Members call NationsHearing directly at [877-246-1666](#)
 - NationsHearing Member Experience Advisor will guide the member
 - Schedule the appointment
 - Receive a reminder call prior to the appointment

**CareFirst BlueCross BlueShield
Medicare Advantage**
10455 Mill Run Circle
Owings Mills, MD 21117-5559
carefirst.com/medicare

CareFirst 
Medicare Advantage

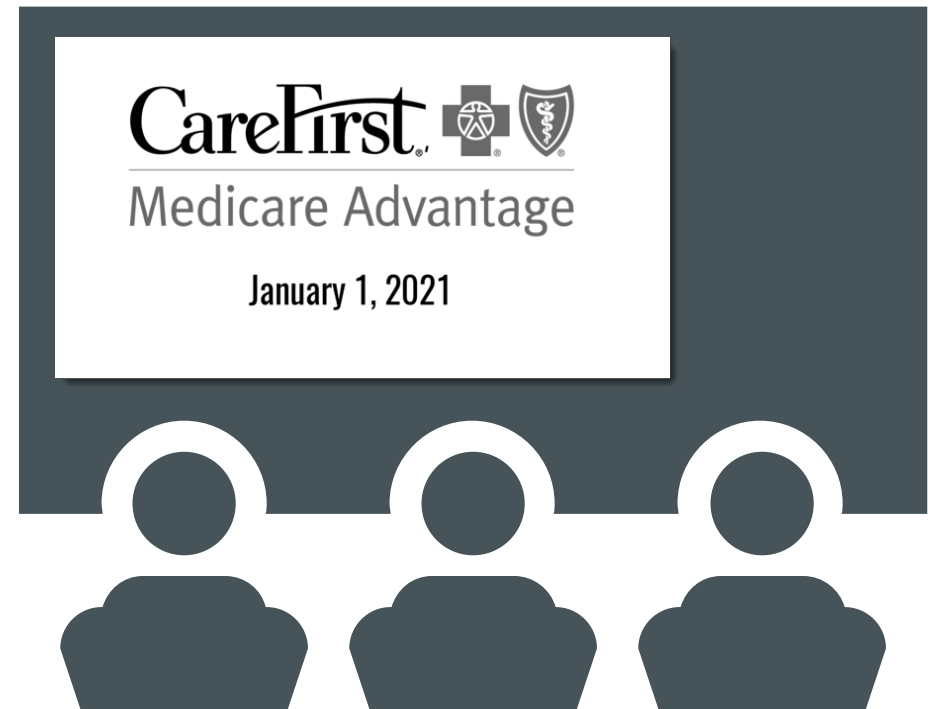
CareFirst BlueCross BlueShield Advantage Core (HMO) Dental Benefits Summary

DG01	In-Network*
Plan Type	Medicare Advantage HMO
Individual Deductible:	\$0
Network:	*CareFirst Advantage Providers are In - Network

- Members must receive covered services from in-network providers. Except in the highly limited circumstances as provided in the Evidence of Coverage, services provided by out-of-network providers are not covered. Members will be responsible for the full charge for services provided by out-of-network providers. Out-of-network providers are urged to contact Provider Services at [833-493-0535] before rendering services to a CareFirst BlueCross BlueShield Medicare Advantage member.
- Coverage for the benefits below are subject to the member eligibility and the terms of the Evidence of Coverage (EOC). If the Dental Procedure code is not listed below; it is not a covered benefit.

Now that you have completed this training, you should be able to :

- Recognize key differences between Original Medicare vs. Medicare Advantage
- Identify CareFirst Medicare Advantage's dental product offerings
- Locate key information on your patients' CareFirst Medicare Advantage member identification card
- Navigate our provider service options for CareFirst Medicare Advantage benefits, eligibility, and claim status inquiries
- Update provider information successfully





THANK YOU

For more information, contact

YOUR PROVIDER RELATIONS REPRESENTATIVE