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**CareFirst Transition at Sibley Memorial Hospital  
FAQs**

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- **Why is Johns Hopkins Health System terminating the CareFirst EPO plan?**
  - While offering the CareFirst EPO plan originally filled an important gap of in-network physicians and practitioners, we are now able to offer our employees better choices in their benefits plans and at a lesser cost.
- **I'm currently enrolled in the CareFirst EPO plan. What does this mean for me?**
  - During this year's open enrollment period, Oct. 11–27, employees may choose to enroll in one of three Employer Health Programs (EHP) medical insurance plans offered by the health system: the Johns Hopkins PPO plan, the Johns Hopkins EPO plan or the Johns Hopkins DPC plan. The Johns Hopkins EPO plan, through EHP, offers the same plan design as the CareFirst EPO plan. All EHP medical plans are supported by the Cigna PPO national network. EHP/Cigna covers 96% of the in-network physicians and practitioners Sibley employees have historically used, compared to 94% for the CareFirst EPO plan. Under any of the Johns Hopkins plans, your prescription benefits provider will be CVS/Caremark. There may be differences between your current CareFirst prescription drug formulary and the CVS/Caremark prescription drug formulary. To find a pharmacy or to learn more about what is covered, click [here](#). You will be covered under your CareFirst EPO plan until the end of the day on Dec. 31, 2023.
- **What happens if I'm currently enrolled in the CareFirst EPO plan and I don't make any changes during open enrollment?**
  - Employees currently enrolled in the CareFirst EPO plan will automatically be enrolled in the Johns Hopkins EPO plan if no changes are made during open enrollment.
- **Will I have more taken out of each paycheck if I enroll in a Johns Hopkins plan?**
  - Employee contributions will be lower for employees moving from the CareFirst EPO plan to the Johns Hopkins EPO plan. The Johns Hopkins PPO and DPC plans offer the additional protection of out-of-network coverage at a slightly higher cost for employees.
- **How do I know if my physician or provider who is in-network through my CareFirst plan is still in-network under one of the Johns Hopkins medical plans?**
  - As you evaluate which plan is best for you and your family, please use the [EHP/Cigna "Find a Provider" tool](#) to confirm the status of your current physicians and providers.
- **What if my physician or provider is not in-network under EHP?**
  - You have a few options if you elect a plan under EHP: You can enroll in the Johns Hopkins PPO plan under EHP, which gives access to out-of-network benefits, or you can change your physician or provider to an in-network provider or physician if you want to enroll or stay in the Johns Hopkins EPO plan. Please use the [EHP/Cigna "Find a Provider" tool](#) to confirm the status of your current physicians and providers.
- **Will I have to see a Johns Hopkins physician or provider?**

- No, as all Johns Hopkins medical plans are supported by the Cigna PPO national network. This means that you will have access to a broader national network of practitioners who participate under Cigna's PPO network, in addition to Johns Hopkins practitioners.
- **What's the difference between the Johns Hopkins EPO plan and the CareFirst EPO plan?**
  - The networks differ slightly. Please use the [EHP/Cigna "Find a Provider" tool](#) to confirm the status of your current physicians and providers. The plan designs, however, are the same. If you want more flexibility in the physicians and providers you see, consider enrolling in the Johns Hopkins PPO plan, which offers both in- and out-of-network coverage.
- **What if I'm in the middle of treatment with a CareFirst physician or provider who is not in-network with one of the EHP plans when the transition occurs?**
  - Certain treatments and situations may be eligible for in-network "continuity of care" coverage through a Johns Hopkins medical plan if you are using a CareFirst physician or provider who is not in-network with Johns Hopkins/Cigna when the transition occurs. If you are or will be in this situation at the end of this calendar year, contact customer service at 410-424-4450 or 800-261-2393 to discuss your options.
- **What happens to my CareFirst BlueRewards program?**
  - You will no longer have the reward. The Johns Hopkins Direct Primary Care plan, however, offers a \$240 pre-funded lifestyle account to spend on certain lifestyle needs. To receive this benefit, you must elect the Johns Hopkins DPC plan during open enrollment.
- **How will this affect people who are about to join the organization?**
  - Employees starting on or after Oct. 1, 2023, will not be offered enrollment in the CareFirst plan.