

FAQ About the Health Plans Transition

1. Why did JHU review our health plans and make changes?

Great benefits are central to our vision to retain, recruit, and inspire the very best people to work at Johns Hopkins. Over the years, we've heard from many of you that aspects of JHU's insurance plan providers and services weren't working as effectively as they should. Specifically, we heard:

- Members were not getting the support they needed to navigate plans
- Customer service response times lagged
- Members needed more help for medical services that require a prior-authorization

From finding doctors that understand your specific needs to getting answers to claims and billing questions, we want to make sure that your and your family's physical and mental health care needs are addressed, so you can get the care you need when you need it.

2. When will the new plans be in place?

The new medical and pharmacy plans will be effective **April 1, 2024**. New ID cards will be mailed in mid-March.

3. Will I receive a new ID card and ID number?

Yes, you will receive one medical ID card with information about both your medical and pharmacy benefits, including contact info for Quantum Health and Capital Rx. Your ID will be new so if you attempt to use the old ID number, it will look to healthcare providers and pharmacies as though your insurance is canceled.

4. Will I have to change doctors as a result of this change?

At the time of our extensive analysis, there was no disruption of doctors in the EHP Classic POS Plan and the CareFirst network. Additionally, some providers that are currently out-of-network in the EHP Classic POS Plan may be in-network with the CareFirst network. Providers change their contracts with insurance providers at various times throughout the year, so there may be some fluctuation. You can search for provider online through <https://provider.bcbs.com>. Use the plan code "JHU" to search for providers.

5. What will happen if I am or my family member is undergoing treatment for a serious illness?

There will be a 90-day transition of care plan for anyone with a current prior-authorization or under serious care. Quantum Health will work with you and your family directly during this transition.

6. Who is Quantum Health and what will they do?

Quantum is a healthcare advocacy service that will handle customer service for our CareFirst medical plans along with granting prior-authorizations for certain services and surgeries. One of the main goals in adding Quantum Health is enhancing your experience with customer service. Quantum Health will act as your expert healthcare navigator with the goal to simplify and improve your healthcare experience.

7. When can I access Quantum Health?

Quantum Health’s Care Coordinators will be available by phone beginning March 18, 2024, and the member web portal will be available April 1, 2024.

8. Who are Care Coordinators at Quantum Health?

Care Coordinators are your personal team of nurses and benefits experts working with you and your providers to make your care simpler and more affordable. When you need help finding a provider in your network, solving a claims issue, learning about your benefits, and anything that can make your healthcare easier, your Care Coordinators are the ones to contact.

9. What can Care Coordinators help with?

Your personal Care Coordinator leads a team of nurses and benefits experts who work with you and your providers to make your care simpler and more affordable. When you need help finding a provider in your network, solving a claims issue, learning about your benefits, figuring out who administers your disability plan, or preparing for an upcoming doctor’s visit, you can contact Quantum Health online or over the phone. No question is too big or too small.

10. Will I have to change any of my medications with the change to Capital RX?

Possibly. There are some differences in the formulary between Capital Rx and Express Scripts. Capital Rx will allow a 90-day transition period for any formulary differences and will communicate directly with you should you need to change a prescription.

11. Will my mail order prescription continue?

Yes, however, your mail order will now be handled by Optum Home Delivery, Capital Rx’s preferred mail order provider. Your mail order prescription won’t be sent from Express Scripts to Optum until April 8, 2024 so it may be a few days until Optum has your prescription filled. If you need your mail order prescriptions filled within the first few days of April, please call Capital Rx customer service to request an outreach to your physician to obtain the new Rx. You will receive a letter in the mail about setting up your account and payment methods with Optum.

12. How can I check to see if my prescription cost will change?

You can check to see if your current medications on our Capital Rx’s formulary by logging onto cap-rx.com and registering via the “Member Portal” button in the top right corner. Once registered, click the “Find Best Price” button and enter your medication to see what the cost will be.

13. How can I get more information?

More information including a recorded townhall will be posted on the Benefits and Worklife website <https://hr.jhu.edu/benefits-worklife> and you can always contact the Johns Hopkins Benefits Service Center at (410) 516-2000 or benefits@jhu.edu.