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November 15, 2022

**Subject Line: 2023 Plan and Benefit Updates**

Dear WellFirst Health Provider,

To keep you informed of changes that affect your patients enrolled in a WellFirst Health benefit plan, we have compiled information summarizing some key [plan and benefit changes for the upcoming year](#).

To confirm a member's coverage eligibility, please use our real-time resources for the most up-to-date information. Current member eligibility information as well as real-time details about a member's cost share, copay, deductible, and coinsurance amounts may be obtained from the following:

- 270/271 Eligibility and Benefit Inquiry and Response transaction
- Eligibility application in the WellFirst Health Provider Portal

If you have additional questions regarding a member's eligibility and coverage, please call our Customer Care Center at:

- 866-514-4194 for WellFirst Health ACA Individual plans.
- 877-274-4693 for the WellFirst Health SSM Health Employee Health Plan.
- 877-301-3326 for WellFirst Health Medicare Advantage plans.

If you have questions about the 2023 information in the attachment to this notice, refer to specific benefit plan information available from our website at [wellfirstbenefits.com](http://wellfirstbenefits.com). If you have further questions, please contact a WellFirst Health Provider Network Consultant at 314-994-6262 or [ProviderRelations@wellfirstbenefits.com](mailto:ProviderRelations@wellfirstbenefits.com).

We thank you for your incredible work every day in serving our members. We look forward to supporting you in 2023.

Sincerely,

Nicole Chripczuk  
Director – Network Development  
WellFirst Health

# 2023 PLAN AND BENEFIT CHANGES

## Medicare Advantage for 2023

All WellFirst Health Medicare Advantage plans offer [no-cost extras and supplemental benefits](#), such as in-home and virtual support, transportation, over-the-counter medicines and supply allowances, post-discharge meals, vision and hearing benefits, comprehensive dental benefits through Delta Dental, wellness rewards, gym memberships, and home fitness kits.

Additionally, our plan offerings are unique so members can choose the one that best fits their needs, including a plan option without prescription drug (Part D) coverage, the Harmony Plan. This is a great option for enrollees who already have prescription drug coverage through another source.

The Medicare Advantage Provider Manual will be updated for 2023 plan offerings later this year and is accessible from the “Go to Manuals” link at [wellfirstbenefits.com/Providers](https://wellfirstbenefits.com/Providers).

## New 2023 Benefits for Medicare Advantage Plans with Drug Coverage

Effective January 1, 2023, WellFirst Health is offering new benefits for members enrolled in WellFirst Health Medicare Advantage Plans with drug coverage (Part D).

### Gap Coverage

As a MAPD member moves through the phases of their Medicare Part D benefit, some may have difficulty paying the 25% coinsurance for medications if they are in the “coverage gap phase” of their Part D coverage, also referred to as the “donut hole.” Starting in 2023, WellFirst Health-eligible MAPD plans will allow the pre-coverage gap copay amounts for all Tier 1 medications while members are in the coverage gap phase. For example, before the coverage gap phase, a member obtains their Lisinopril (Tier 1 drug) prescription from a preferred pharmacy at their \$2 per month copay. If the member enters the “coverage gap phase” of their Part D coverage, the \$2 copay amount still applies until the member enters the catastrophic coverage phase.

### 100-Day Refill Cycle

WellFirst Health MAPD members will be able to receive a 100-day supply instead of a 90-day supply when they fill maintenance medications at a pharmacy or through mail order for Tier 1, 2, 3, and 4 drugs. This means members will be able to get more medication at the same cost as a 90-day prescription and save one copay per year. Narcotics and Specialty medications are excluded.

To start a patient toward realizing these savings, providers should send a prescription to the pharmacy that specifies a 100-day instead of a 90-day quantity (e.g., Lisinopril 5 mg 1 qd #100 days with 3 refills).

### \$0 Copay for Tier 1 and Tier 2 Drugs Obtained Through Costco Mail Order Pharmacy Program

WellFirst Health MAPD members will be eligible for \$0 copays for Tier 1 and Tier 2 drugs obtained through our Costco Mail Order Pharmacy program. Members do not have to be a Costco member to sign up for the mail order program. Refer members to the [mail order information on our website](#) for information about enrolling in the Costco Mail Order Pharmacy program, including a link to the online or paper enrollment form. Members can call Costco’s customer care help line at 877-232-7566 (TTY:711) for assistance.

### \$0 Preferred Diabetic Supplies

WellFirst Health MAPD members will have \$0 cost share for preferred diabetic supplies obtained at a preferred retail pharmacy or through the Costco Mail Order Pharmacy program. Supplies available at \$0 cost share include items such as syringes, needles, alcohol swabs, lancets, and lancet devices.

Additionally, whether the supply is covered under Part D or Part B, WellFirst Health MAPD members will have \$0 cost share through the gap coverage phase.

*The “New 2023 Benefits for Medicare Advantage Plans with Drug Coverage” section is continued on the next page.*

## ***Insulin***

In compliance with the Inflation Reduction Act (IRA), WellFirst Health MAPD members will not pay more than \$35 for a month's supply of each of their insulin medications as a prescription benefit (Part D) or medical benefit (Part B when they have a pump). Additionally, all vaccines recommended by the Advisory Committee on Immunization Practices will be available at \$0 to members.

Insulin copays are capped at \$35 per month in compliance with the IRA. Members enrolled in a WellFirst Health MAPD plan can receive formulary insulins at \$30 per month supply from a preferred pharmacy or \$35 from a non-preferred pharmacy.

## ***Adult Vaccinations***

WellFirst Health offers adult vaccinations at \$0. New in October 2022, and continuing for 2023, there are no location restrictions on where an adult member can receive their vaccines. Members can get their Part B vaccines (Influenza, Pneumococcal) and Part D vaccines (Shingles, TDAP, or others listed on the drug formulary) either at the doctor's office or at an in-network pharmacy.

## ***Member-Focused Real Time Benefit Tool***

In response to member feedback, WellFirst Health will offer members a real-time benefits tool, conveniently built into their secure member portal account. Through this tool, members can search their medications to see a medication's cost, possible alternative medications, and if their prescribed medication has any restrictions.

Members can access the member portal from the WellFirst Health website. If your patient does not have a member portal account, they can register to create an account. To register, they will need an email address, phone number (for two-factor authentication), their member ID number, first and last name as these appear on their member ID card, social security number, and date of birth.

## **2023 Pharmacy Benefits Formulary Highlights**

The following highlight some of the formulary changes, effective January 1, 2023:

- **Expanded coverage of medications in the following categories by moving drugs from higher tiers to Tier 1, Tier 2, or Tier 3 formulary tiers:**
  - Common Chronic medications (i.e., hypertension, diabetes, cholesterol, and depression)
  - Pain medications
  - Estrogen products (i.e., estrogen patches, creams, and pills)
  - Oral antibiotics
  - Low cost Intravenous antibiotic medications
  - Generic HIV medications
  - Generic specialty medications
- **New insulin savings, include:**
  - Insulin Biosimilars compared to Novolog on formulary \$30/month at a preferred pharmacy
  - Xultrophy and Soliqua
- **Highlights of medications that will remain the same in 2023:**
  - Brand name Lantus instead of a biosimilar on formulary at \$30/month at a preferred pharmacy
  - Brand Name Advair Diskus instead of Wixela or generic on Tier 2
  - Ventolin 8 gram at Tier 2 (members can receive 2 inhaler to equal [1] 16 gram container)

## **Physical Therapy and Occupational Therapy Prior Authorizations End Dated**

As a reminder, approved prior authorizations for physical therapy and occupational therapy are end-dated on December 31, 2022. To facilitate continuity of care for your patients, a new authorization request will need to be submitted to National Imaging Associates (NIA)/Magellan if continued services are needed on and after January 1, 2023.

## Updated and New 2023 Pharmacy Benefits for Commercial Plans

### **90-Day Generic Maintenance Drug Refills (applicable to large group commercial plans)**

For member convenience and fewer trips to the pharmacy, effective January 1, 2023, WellFirst Health members enrolled in large group commercial plans will have mandatory 90-day refills for Tier 1 and Tier 2 generic maintenance medications after their first three monthly fills. These 90-day refills will also be less expensive for members who have copay cost shares. Members who receive 90-day supplies through mail order will receive a one copay reduction, thereby receiving a 3-month supply for the cost of 2 copays. Members receiving 90-day supplies through retail pharmacies will receive a half-copay reduction, thereby receiving a 3-month supply for the cost of 2.5 copays.

### **\$0 Preferred Diabetic Supplies (applicable to ACA individual [Exchange] and large and small group commercial plans)**

Effective January 1, 2023, WellFirst Health members will have \$0 cost share for preferred diabetic supplies such as syringes, needles, pen needles, test strips, continuous glucose monitors, glucagon products, and lancets.

### **Preferred Insulin Copay Limit (applicable to ACA individual plans)**

Copays for preferred insulin products are capped at \$35 per month, per medication (e.g., each prescription, each insulin product).

## Language Assistance Line

To address diverse language needs and bridge important communications between providers and patients, WellFirst Health offers a free telephonic Language Line for language assistance/interpreter services. The Language Line is available to in-network providers who do not have access to language assistance services and need to interact with WellFirst Health members who have limited English language proficiency. Providers may request language assistance by calling 844-526-1386, available 24 hours a day, 7 days a week. See the Language Line Instructions on the [WellFirst Health Cultural Awareness web page](#) for more information on how to use the service.

## Behavioral Health Support for WellFirst Health Patients

In recognition of the importance of mental health services and support, WellFirst Health has developed the [Behavioral Health Provider Annual Training resource](#) to assist behavioral health providers caring for patients enrolled in a WellFirst Health benefit plan. This resource highlights behavioral health medical policies, prior authorization and supporting documentation submissions, coordination of services, and related resources.

## Member Resources Reference Guide

The [WellFirst Health Member Resources Reference Guide for Providers](#) makes it easier for providers to find online information regarding a wide range of programs and services that are available to their WellFirst Health patients (and some that are available to all patients regardless of insurance). The reference guide is organized alphabetically by the name of the program/service with a brief description and links to more information online. The resource is not intended to be an exhaustive list and providers are always encouraged to refer to the WellFirst Health website for the most up-to-date information. Please note, rewards and programs may vary by plan and member coverage.