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Subject Line: 2022 Plan and Benefit Updates

Dear WellFirst Health Provider,

To keep you informed of changes that affect your patients, 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 questions about 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 2022 information, refer to specific benefit plan information linked from our web page at wellfirstbenefits.com. If you have further questions, please contact a WellFirst Health Provider Network Consultant at 314-994-6262 or ProviderRelations@wellfirstbenefits.com.

We thank you for your incredible work each and every day in serving our members. We look forward to supporting you in 2022.

Sincerely,

A handwritten signature in cursive script that reads "Nicole Chripczuk".

Nicole Chripczuk
Director – Network Development
WellFirst Health

2022 PLAN AND BENEFIT CHANGES

Palliative Care Benefit

To improve access to palliative care services for those living with serious illness, earlier this year WellFirst Health removed member copay for ambulatory palliative care provider visits. Effective January 1, 2022, the palliative care benefit will include home nurse and social worker visits with the following provisions:

- Palliative care team may include doctors, licensed skilled nurses, and licensed medical social workers with services coordinated by a palliative care provider.
- Services must be medically necessary.
- Prior authorization will be required for in-home palliative care services.
- Outpatient visits with palliative care providers are covered.
- There will be no frequency limitation on quantity of visits.

The palliative care benefit will not cover custodial care or any service that is not required to be provided by a skilled/licensed provider. It also does not cover services provided by volunteers, residential care, housekeeping or homemaking services.

The palliative care benefit is applicable to all WellFirst Health products. Health Savings Account (HSA) eligible high deductible health and Individual ACA Catastrophic plan types are excluded from this benefit.

EPO Replacing PPO for Southern Illinois SSM Health Employee Health Plan Members

Effective for coverage January 1, 2022, SSM Health will offer Exclusive Provider Organization (EPO) plans for SSM Health Employee Health Plan (EHP) members in Southern Illinois to replace the current SSM Health Employee Health Plan Preferred Plan Organization (PPO) plans. Deductible, out-of-pocket, co-insurance, and copay amounts for members will not be changing.

The EPO provider network will be the SSM Health WellFirst Health provider network allowing members access to the SSM Health WellFirst Health providers and facilities in Illinois and Missouri, including those in the St. Louis region. This network includes a vast majority of the in-network providers available under the current PPO plans for minimal member and provider disruption. Current HealthLink providers and facilities not directly contracted with WellFirst Health will be out-of-network in 2022.

To view 2022 in-network providers for the WellFirst Health EHP in Southern Illinois in the Provider Directory, click the “Find a Doctor” link at the top of the WellFirst Health web pages and select “St. Louis/Illinois – SSM Health Employee Plan (EPO) for plans effective 1-1-2022” from the “Plan Type Option” dropdown.

Out-of-network coverage will be available for medical emergencies or with a prior authorization. Under an EPO Plan, the in-network provider is responsible for any prior authorization requirements. Out-of-area coverage will continue to be available through the First Health network of providers for employees or dependents residing outside of the service area.

Medicare Advantage for 2022

WellFirst Health will continue to offer market-leading benefits as part of our 2022 Medicare Advantage plans. All our [Medicare Advantage plans](#) offer [no-cost extras and supplemental benefits](#), such as in-home and virtual support, transportation, over-the-counter 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 an option without prescription drug (Part D) coverage, the Harmony Plan. This is a great option for those who already have prescription drug coverage through another source.

The WellFirst Health Medicare Advantage Provider Manual is updated for 2022 plan offerings and accessible from the “Go to manuals” link at wellfirstbenefits.com/Providers.

Medicare Advantage 2022 Formulary

WellFirst Health Medicare Advantage plans provide comprehensive prescription drug coverage. Our drug formulary covers a wide-ranging list of generic, brand name, and specialty drugs. The WellFirst Health 2022 Formulary is available on the [WellFirst Health Advantage formulary web page](#).

The 2022 formulary includes updates to coverage of the drugs listed below. This is not an exhaustive list. Providers are encouraged to review the formulary in its entirety to assess any updates that may affect their patients in 2022. Additionally, please refer to the [WellFirst Health Medicare Advantage Members web page](#) for more prescription drug information for Medicare Advantage plans.

Not Covered in 2022	Alternative Covered in 2022
AMPHETAMINE/DEXTROAMPHETAMINE ER, DEXMETHYLPHENIDATE HYDROCHLORIDE ER, and METHYLPHENIDATE HCL ER	modafinil, armodafinil, amphetamine IR, and methylphenidate IR
BYETTA®	Trulicity®, Ozempic®, and Rybelus®
PRALUENT®	Repatha®
TEMAZEPAM	flurazepam, zolpidem, zaleplon, and triazolam
TRADJENTA®	Glyxambi® and Truardy® ER
TRAMADOL HCL ER	morphine, codeine, methadone, fentanyl, tramadol, and oxycodone/acetaminophen
XTAMPZA® ER	morphine, codeine, methadone, fentanyl, tramadol, oxycodone IR, and oxycodone/acetaminophen
WIXELA® INHUB/fluticasone/salmeterol inhaler	Advair®

Medicare Advantage Part B Update

In 2021, covered Part B drugs are available at 20% coinsurance for Medicare Advantage members. New for 2022, a subset of Part B drugs that may, for some treatment indications, be covered under Part D will have a copay between \$0 – \$47 when received through a retail pharmacy. Member copay will match the member's Part D benefit for those members enrolled in a Medicare Advantage plan with Part D coverage. Intravenous, subcutaneous, and biological covered Part B drugs will continue to be available in 2022 at 20% coinsurance when administered at home or in a physician's office.

Medicare Advantage Preferred Pharmacy Network

The 2022 Medicare Advantage preferred pharmacy network will include Walgreens, Walmart, Costco, SSM Pharmacies, and CPESN. CVS will no longer be part of the preferred network but will be part of the standard network.

WellFirst Health ACA Mail Order Pharmacy

Effective January 1, 2022, the mail order pharmacy for members enrolled in a WellFirst Health ACA Individual plan will change from Walgreens to Costco. Members do not need to have a Costco membership to use their mail order pharmacy services.

Physical Therapy and Occupational Therapy Prior Authorizations End Dated

As a reminder, authorizations for physical therapy and occupational therapy are end-dated on December 31, 2021, for all WellFirst Health products. 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, 2022.

Member Wellness

WellFirst Health offers a variety of wellness resources for members. Please refer to our [Care Management web page](#) for information about programs and events designed to support good health and well-being.

Preventive Care and Screenings

WellFirst Health reviews preventive care and screening policies based on U.S. Preventive Services Task Force recommendations. Updates to Health Plan policies as a result of U.S. PSTF recommendations are published in our quarterly Provider News. Providers are encouraged to stay informed of these updates when talking to their patients about their preventive care options. In addition to our newsletter, providers may also refer to our Preventive Care web pages, [ACA Individual Plan Preventive Care](#) and [Medicare Advantage Preventive Care](#) for more information about preventive care services.

Coronavirus (COVID-19) Web Pages

In addition to our [COVID-19 provider information web page](#), WellFirst Health also offers a [COVID-19 web page specifically for members](#). As a community health plan, WellFirst Health continues working to limit the spread of the virus and promote access to testing, vaccinations, and medically necessary treatment. Refer your patients to this page for CDC recommendations, vaccine information, testing and treatment updates, and more.