



Public Health Emergency ending May 11, 2023

Throughout the COVID-19 pandemic, Independence Blue Cross (Independence) has been committed to helping you get the care you need. During the Federal Public Health Emergency (PHE), Independence was able to provide access to additional services. The Biden Administration will end the PHE on May 11, 2023, which requires Independence to stop providing access to the services listed below. We are dedicated to helping you live your healthiest life. Your health plan benefits and access to vaccines, virtual visits, and testing will remain.

Starting May 12, 2023, the following changes due to the PHE ending will occur:

- **Out-of-network coverage:** Personal Choice 65SM PPO and Keystone 65 HMO-POS health plans' out-of-network coinsurance and copays will apply for all out-of-network services received when applicable. For Keystone 65 HMO health plan members, only in-network services are covered. However, for all health plans, out-of-network urgent or emergency care will continue to be covered at your health plan's in-network rate.
- **Prescription refill limits:** Your health plan will resume "refill too soon" prescription limits. For most prescription refills, this means you cannot receive a refill prior to the 23rd day of a 30-day supply.
- **Telehealth visits*:** Your health plan's coinsurance and copays will apply for all telehealth visits with your network primary care physician and specialists, including behavioral health providers, physical therapists, occupational therapists, and speech therapists. We will no longer waive coinsurance and copays for a COVID-19 diagnosis.

For details on your health plan benefits, please refer to your *Evidence of Coverage* available online at ibxmedicare.com/eoc. If you have any questions or concerns, please call our Member Help Team at the number on the back of your member ID card. We are happy to have you as an Independence member and look forward to continuing to serve you.

With care,

A handwritten signature in black ink, appearing to read "H. Syropoulos".

Heidi J. Syropoulos, M.D., FACP

Medical Director, Government Markets

*If you have coverage through your employer, benefits and coverages may vary. Please check with them to confirm your telehealth coverage.

Our Member Help Team representatives are available seven days a week from 8 a.m. to 8 p.m. Please note that on weekends and holidays from April 1 through September 30, your call may be sent to voicemail. Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East and QCC Insurance Company — independent licensees of the Blue Cross and Blue Shield Association.

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