

December 31, 2024

To: Blue Shield of California Network Participants

Subject: AB 2843 Cost Share Waivers for SELECT services apply to CalPERS plan members, effective January 1, 2025

The California Public Employees' Retirement System (CalPERS) announced that CalPERS members who select a 2025 CalPERS commercial HMO or PPO health benefit plan shall not be held financially responsible for cost-sharing when provided with emergency and follow-up care (medical, surgical, or behavioral health services, including substance abuse disorder) arising from an instance of rape or sexual assault, as described in California Assembly Bill 2843 (AB 2843).

The cost-sharing waiver described in AB 2843 will become mandatory for most commercial HMO and PPO benefit plans offered in California beginning July 1, 2025. Under the law, the waiver for an eligible patient will continue for nine (9) months following the initial qualifying incident. However, CalPERS is including this cost-sharing waiver for applicable services and treatments to eligible CalPERS members beginning January 1, 2025 and making the waiver applicable to continuing care for the eligible member indefinitely. Time limits may be implemented later.

Key information regarding encounter/claims submission for treatments

The cost-sharing waiver described above shall only apply if the eligible enrollee's treating practitioner or provider organization submits all requests for encounter and/or claim payment using the accurate diagnosis codes specific to rape or sexual assault.

- Visit <https://www.cms.gov/medicare/coding-billing/icd-10-codes> to review diagnosis codes provided by Centers for Medicare & Medicaid Services (CMS) related to incidents of rape or sexual assault.
- Under AB 2843 "Follow-up health care treatment" includes medical or surgical services for the diagnosis, prevention, or treatment of medical conditions arising from an instance of rape or sexual assault. CalPERS has added behavioral health treatment, including substance use disorder, to be included in the care to which the cost-share waiver is applied when it is specifically related to rape and sexual assault.
- "Cost-sharing" includes any copayment, coinsurance, or deductible, or any other form of cost-sharing paid by the enrollee other than their premium or premium share.

California legislation website

Details regarding AB 2843 are available on the California Legislative Information website. Enter the following code into your web browser to go directly to information: www.TINYURL.COM/AB2843CARE.

Blue Shield benefit policy available in January 2025

Blue Shield is preparing its benefit policy, which will be posted in late January 2025 to support this initiative for commercial HMO and PPO CalPERS plan members.

If you have any questions about providing services or submitting claims for these members, please contact the Blue Shield Provider Customer Service team via Live Chat after logging in at blueshieldca.com/provider or by telephone at (800) 541-6652, 6 a.m. to 6:30 p.m. PT, Monday through Friday.