



Special Agents  
Mutual Benefit  
Association

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August 7, 2003

Dear Member:

SAMBA's records reflect that you currently have both Medicare Part A and Part B coverage and reside in our CareFirst BlueCross/BlueShield service area. The purpose of this letter is to advise you of a change SAMBA has made regarding the processing of your Medicare claims. As you may be aware, your medical claims are first submitted to Medicare for payment. Any claims not fully paid by Medicare are forwarded to SAMBA for payment. Until June 1<sup>st</sup> of this year, CareFirst processed the unpaid portion of the Medicare claims for SAMBA members in this service area.

In order to improve customer service to our Medicare enrolled members, effective June 1, 2003, SAMBA reclaimed from CareFirst the responsibility for processing your health insurance claims after Medicare's consideration. It was intended that this transition would be transparent to our members and would not result in any inconvenience or unnecessary alarm. Unfortunately, in spite of the precautions SAMBA took to assure that all your claims for service dates after June 1<sup>st</sup> would be forwarded to us for processing, some claims are still being received and automatically processed by CareFirst. SAMBA recently learned that whenever CareFirst now receives a Medicare claim relative to a SAMBA member, CareFirst automatically rejects the claim and generates an Explanation of Benefits (EOB) letter erroneously advising both our members and their medical providers that SAMBA coverage has been terminated. In the event you should receive such an EOB from CareFirst, please do not be alarmed. You should disregard any future CareFirst termination EOB's. Usually, by the time a member receives a termination EOB from CareFirst, SAMBA will have already received notice of the unpaid claim balance directly from Medicare and will have processed the claim in the SAMBA office.

We apologize for any confusion this transition may have caused and, as always, request that you contact SAMBA directly at 1-800-638-6589 if you should have any questions or concerns.

Sincerely,

Walter E. Wilson  
Executive Director