Florida Blue

November 2026

Commercial Risk Adjustment
Call for Medical Records

We are in the process of requesting medical records[1] for members covered by an Affordable Care Act (ACA) health plan. This activity allows us to validate that chart documentation correctly reflects the clinical conditions of our members. This, in turn, ensures the encounter data we share with the U.S. Department of Health and Human Services for the ACA premium stabilization program is accurate.

What to Expect:
Between November 2026 and March 2027, we may review medical records for 2026 dates of service to ensure chart documentation accurately reflects members' clinical conditions.

Medical Record Requests:
You may receive a medical record request from Florida Blue or one of our authorized third parties (Sharecare, Datavant, or Virtix Health) as part of our collaborative efforts to facilitate the exchange of medical information.

Upon receipt of our medical record request, providers, groups, and facilities may **submit their requested medical records by one of the following methods:**

1. **Remote Electronic Medical Record (EMR) Access**: You may grant remote EMR access to Florida Blue. To do so, please contact us at our Commercial Risk Adjustment team's email address in the final paragraph below.
2. **Secure File Transfer**: Secure File Transfer can be established for secure delivery of medical records. If you have an established Secure File Transfer username and passcode, records may be sent. Otherwise, email us at the address above or call 1-904-905-2691 so we may provide you with a temporary username and passcode to access the secure portal.
3. **Fax**: Records may be faxed to 1-904-301-1671.
4. **Email**: Records may be sent via secure email to Commercial Risk Adjustment Team's email address below. Be sure to include "Secure" in the subject line.
5. **USPS Mail**: Records may be mailed to Florida Blue, Commercial Operations Team, P.O. Box 40008, Jacksonville, FL 32203-0008.

For any questions or concerns, you may contact the Florida Blue Commercial Risk Adjustment Team at CommercialROI@BCBSFL.com or call 1-904-905-2691.

[1] Per HIPAA Privacy rules, providers are allowed to disclose protected health information to health plans without authorization from the patient when both the provider and health plan had a relationship with the patient, and the information relates to that relationship [45 CFR 164.506(c)(4)]. For more information about privacy rule language, please visit http://www.hhs.gov/ocr/privacy. For more information about medical record audits, please refer to the Florida Blue *Manual for Physician and Providers* at FloridaBlue.com; select *For Providers* at the top of the page > *Provider Manual*.

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