



FLORIDA HOSPITAL  
CARE ADVANTAGE

Administered by  Health Plans

# 2018 Medicare Advantage Plans

## Medicare Sales Representative

If you are considering a Florida Hospital Care Advantage Plan, the person discussing plan options with you is either employed by or contracted with Health First, Inc. The person may be compensated based on your enrollment in a plan.

Y0089\_MP6445 Approved 07062017

# Welcome!

## Today we will cover:

- Who is Florida Hospital Care Advantage and Health First Health Plans?
- Basics of Medicare
- Enrollment periods/eligibility
- Our 2018 Medicare Advantage Plan
  - Florida Hospital SunSaver Plan (HMO-POS)
- How to enroll



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# Florida Hospital

- Established in 1908
- A part of Adventist Health System, it is one of the country's largest not-for-profit health care providers with 24 campuses serving communities throughout Florida



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# Health First Health Plans

- A subsidiary of Health First
- Founded in 1996
- Membership as of October 1, 2017
  - 36,000 Medicare Advantage members, approximately
  - 115,929 Commercial and Individual members



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# Florida Hospital Care Advantage & Health First Health Plans

- **2014:** Florida Hospital and Health First Health Plans partnered together to offer Medicare Advantage plans
- **2015:** Expanded network to include access to 24 Hospitals and over 4,000 providers throughout Central Florida



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# We Are Local

- **Headquarters**

6450 U.S. Highway 1, Rockledge, FL 32955

Lobby/walk-in hours: Monday – Friday, 8 a.m. to 5 p.m.

- **West Granada Center**

1425 West Granada Blvd., Ormond Beach, FL 32174

Lobby/walk-in hours: Monday-Friday, 8 a.m. to 5 p.m.

- **Web Address: [myFHCA.org](http://myFHCA.org)**



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# Accreditations and Awards

For 2016 The Centers for Medicare & Medicaid Services (CMS), recognized Health First Health Plans with a **4.0 out of 5 Stars** as an Overall Plan Rating.

[www.medicare.gov](http://www.medicare.gov)

In 2017, we were awarded “**Commendable**” accreditation status by the National Committee for Quality Assurance (NCQA).

NCQA ranked Health First Health Plans **4 out of 5 stars** in Florida and **4 out of 5 stars** in the nation among Medicare Advantage Plans for 2016-2017.

[www.ncqa.org](http://www.ncqa.org)



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# Large Network of Hospitals

24 In-Network hospitals, including:

- Florida Hospital Memorial
- Florida Hospital DeLand
- Florida Hospital Fish Memorial
- Florida Hospital Oceanside
- Florida Hospital Flagler
- Florida Hospital New Smyrna



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# Our Network Hospitals

## Florida Hospital (cont.):

- Apopka
- East Orlando
- Orlando
- Winter Park
- For Children (Orlando)
- Celebration
- Kissimmee
- Altamonte
- Wauchula
- Heartland
- Lake Placid



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# Our Network Hospitals

- Health First's Holmes Regional Medical Center
- Health First's Cape Canaveral Hospital
- Health First's Palm Bay Hospital
- Health First's Viera Hospital



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# Our Network Hospitals

- Kindred Hospital (Melbourne)
- Sebastian River Medical Center
- Indian River Medical Center (Vero Beach)



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# Over 4,000 Providers



- Open Access to network specialists of your choice with **NO REFERRAL** necessary
- Members have access to network physicians in <10> counties throughout Central Florida
- Built on the Florida Hospital Network



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# Basics of Medicare

Part <b>A</b>	Part <b>B</b>	Part <b>C</b>	Part <b>D</b>
<b>Hospital insurance</b>	<b>Medical insurance</b>	<b>Medicare Advantage</b>	<b>Prescription Drug Coverage</b>
<p>Covers* :</p> <ul style="list-style-type: none"> <li>▪ Hospitals</li> <li>▪ Hospice</li> <li>▪ Home Health</li> <li>▪ Skilled Nursing</li> </ul> <p><i>*Has deductible and cost-sharing</i></p>	<p>Covers* :</p> <ul style="list-style-type: none"> <li>▪ Physician visits</li> <li>▪ Diagnostics</li> <li>▪ Preventive care</li> <li>▪ Outpatient</li> <li>▪ Medical equipment</li> <li>▪ Some drugs</li> </ul>	<p>Includes:</p> <ul style="list-style-type: none"> <li>▪ Enhanced benefits and prescription drug coverage provided by private insurance companies</li> </ul>	<p>A standalone plan with Original Medicare —OR— a Medicare Advantage Prescription Drug Plan - offers medical and drug benefits</p>



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# Medicare Advantage Plans

Plans are contracted with the Centers for Medicare & Medicaid Services (CMS).

## Who Is Eligible to Enroll?

Those who:

- Are entitled to Part A and enrolled in Part B
- Live in the plan's service area

**Note:** Persons with End-Stage Renal Disease (ESRD) are not eligible to join

Part

C

## Medicare Advantage

- Provided by private insurance companies
- Includes benefits/ services covered under Original Medicare
- Plan may include Prescription Drug Coverage



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# IMPORTANT: PLEASE NOTE

- Medicare Advantage Plans are not the same as Original Medicare.
- Medicare Advantage plans are not Medicare supplements or Medigap policies.
- Medicare services are covered through the Medicare Advantage plan and not paid under Original.

# Enrollment Periods

## Initial Enrollment Period (IEP)

- Applies when first eligible for Medicare Part A and/or Part B
- Encompasses a 7-month period

## Annual Election Period (AEP)

- October 15 through December 7
- Changes become effective January 1

## Medicare Advantage Plan Disenrollment Period (MADP)

- January 1 through February 14

## Lock-in

- February 15 through December 31

## Special Enrollment Period (SEP)

- Applies when certain life events occur
- Low-Income Subsidy eligibility



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# 2018 Medicare Advantage Plans

**Volusia, Flagler, Hardee, Highlands and Seminole counties:**

**Florida Hospital Sun saver (HMO-POS) –  
Open Access Network**



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# Top Ten Benefits Review

- NO REFERRALS
- NO DEDUCTIBLES on Medical or Part D benefits
- Large network of hospitals and providers, with access to providers in 10 counties throughout Central Florida
- Out-of-Pocket Maximums
- POS (Out-of-network benefits)
- Emergency and Urgent Care worldwide
- Silver & Fit gym membership
- Preventive Dental and Vision Allowances
- Part D prescription Drugs
- \$0 Copay for Tier 1 and 2 drugs through mail order



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# 'Extra Help'

- **Medicare Part D Low-Income Subsidy (LIS)**
  - “Extra Help” to pay for your prescription drug costs and be exempt from the Coverage Gap
- **Medicare Savings Program (MSP)**
  - Assists with paying for Part A and/or Part B premiums
  - May also help pay deductible, copays and coinsurance



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# Important Numbers

## Medicare

1.800.MEDICARE (1.800.633.4227)  
TDD/TTY 1.877.486.2048  
24 hours a day/7 days a week

## Social Security

1.800.772.1213  
TDD/TTY 1.800.325.0778  
7 a.m. – 7 p.m., Monday – Friday

## Medicaid

1.866.762.2237  
TDD/TTY 1.800.955.8771  
8 a.m. – 5 p.m., Monday – Friday

## My Advocate™ by Altegra

1.866.240.7270  
TDD/TTY 1.877.644.3244  
9 a.m. – 6 p.m., Monday – Friday

*(Third Party Administrator for Health First Health Plans)*



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# Do You Have Other Insurance?



If you currently have health coverage from an employer or union, joining a plan could:

- Affect your employer or union health benefits, including prescription drug coverage
- Cause loss of your employer or union coverage

**Important:** Read the communications your employer or union sends. If you have questions, visit their website, or contact the office listed in their communications. If there isn't any information on whom to contact, your benefits administrator or the office that answers questions about your coverage can help.

# How to Enroll

## Enroll Today

Complete form included in enrollment packet

## Come to one of our offices

No appointment necessary

## Request a telephone enrollment or home appointment

Toll-free: 1.855.882.6467

TDD/TTY: 1.800.955.8771

## Enroll Online

[myFHCA.org](http://myFHCA.org) – Florida Hospital Care Advantage

[www.medicare.gov](http://www.medicare.gov) – CMS Online Enrollment Center



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# Contact Information

## Customer Service:

- 1.855.882.6467 (toll-free)
- 1.800.955.8771 (TDD/TTY Relay)

## Customer Service Hours:

- Weekdays from 8 a.m. to 8 p.m. and Saturdays from 8 a.m. to noon
- From October 1 to February 14, we're available seven days a week from 8 a.m. to 8 p.m.



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# Contact Information

## Office Locations

### **Volusia/Flagler County Office:**

West Granada Center

1425 West Granada Blvd., Ormond Beach, FL 32174

Lobby/walk-in hours: Monday – Friday, 8 a.m. to 5 p.m.

### **Main Office:**

6450 U.S. Highway 1, Rockledge, FL 32955

Lobby/walk-in hours: Monday – Friday, 8 a.m. to 5 p.m.



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# Disclaimers

Health First Health Plans is an HMO plan with a Medicare contract. Enrollment in Health First Health Plans depends on contract renewal.

Medicare evaluates plans based on a 5-Star rating system. Star Ratings are calculated each year and may change from one year to the next.

Other Pharmacies, Physicians and Providers are available in our network.

# Disclaimers

All rankings are displayed online at [www.ncqa.org](http://www.ncqa.org). NCQA is a private, nonprofit organization dedicated to improving healthcare quality.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, co-payment, and restrictions may apply. Benefits, premiums and/or co-payments/co-insurance may change on January 1 of each year. The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

You must continue to pay your Medicare Part B premium.



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# Disclaimers

This information is available for free in other languages. Please call our customer service number at 1.855.882.6467 or TDD/TTY relay 1.800.955.8771. From October 1 to February 14, we're available seven days a week from 8 a.m. to 8 p.m. If you call after hours, you can leave a message and we'll return your call the next business day.

Esta informacion esta disponible gratis en otros idiomas. Por favor comuniquese con Servicios para Miembros al 1.855.882.6467 para obtener mas informacion.



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# Questions?

## Thank you for attending today!



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