



**Florida
Health Care
Plans**



An Independent Licensee of the Blue Cross and Blue Shield Association

TO: FHCP HMO Provider Network

FROM: Sherrie Hutchinson, MHSA, Contract Services Administrator

CC: Butch Simpson, CEO; Wendy Myers, M.D., CMO

Date: February 9, 2009

Re: **Cover Florida Plans Introduced by FHCP**

Beginning February 2009, Florida Health Care Plans (FHCP) began offering Cover Florida health plans to individuals under age 65. These plans are part of the Cover Florida Program which is an initiative approved by the Florida state legislature to provide low-cost health insurance coverage to Florida's uninsured population. FHCP is one of three companies who will be offering Cover Florida coverage in the Volusia/Flagler County area.

Cover Florida is a guaranteed issue individual HMO plan that is portable. This means that anyone wishing to purchase a plan can do so if they meet the minimum requirements and members can take the plan with them if they change employment. To be eligible for FHCP's Cover Florida plans, individuals ages 19 to 64, and their dependents, must not be eligible for coverage under any other government health care program and must have been without health insurance for at least six months.

FHCP's Cover Florida members will access care from physicians and providers participating in FHCP's HMO network. FHCP participating providers will be paid per your non-Medicare contract rate. FHCP Cover Florida benefit plans include three plan options with catastrophic hospital coverage, and three plan options that offer preventive care only. Benefit Summary sheets for these plans are attached. Please note:

- The preventive care only plans provide coverage for basic and preventive care such as physician office visits, generic pharmacy at FHCP pharmacies, laboratory services and procedures in a physician's office.
- The catastrophic plan adds a hospital-surgical benefit to the coverage above.
- Cover Florida Members can be identified by the Cover Florida logo on their FHCP membership card.



Additional information regarding FHCP's Cover Florida Plans is available on our website, www.fhcp.com. Providers with benefit questions may contact FHCP's Program Management Department at 386-615-4024 for assistance.