

A new health insurance option is here for the more than 3.8 million uninsured Floridians through the **Cover Florida** Health Care Access Program. Many of the uninsured in Florida are also individuals who find themselves between retirement and becoming Medicare eligible at age 65. The following information is provided to help Florida's elders and their caregivers make informed choices regarding this new program.

ELIGIBILITY

Cover Florida plans are available to individuals age 19 to 64 who have been:

- Without health insurance for at least six months, and
- Are not eligible for a health insurance program such as Medicaid or Medicare.

If you have had health insurance in the past six months, you may still be able to participate in *Cover Florida* due to the following reasons:

- Loss of a job that provided an employer-sponsored health benefit plan.
- Death of, or divorce from, a spouse who was provided an employer-sponsored health benefit plan.
- Exhaustion of coverage that was continued under COBRA (Consolidated Omnibus Budget Reconciliation Act) or continuation-of-coverage requirements under Section 627.6692, Florida Statutes.

PRE-EXISTING CONDITIONS

Applicants with pre-existing health conditions will not be denied enrollment in a *Cover Florida* plan. However, plans may exclude payment for treatment of a specific pre-existing condition for one year. After one year, the plan must cover for treatment of the pre-existing condition.

(NOTE: During the one-year period, however, individuals will be covered for services that are not related to the pre-existing condition.)

BENEFITS

Benefits include a robust choice of services, including:

- Coverage for Preventive Services
- Screenings
- Office Visits
- Office Surgery
- Urgent Care
- Durable Medical Equipment
- Prescription Drugs*
- Diabetic Supplies



* *NOTE: Each plan will offer at least one of the following: Prescription Drug Coverage, use of a Prescription Drug Manager, or a Discount Drug Card.*



PORTABILITY

Cover Florida consumers may take their coverage with them if they change jobs or become unemployed. This is possible because plans are designed to cover the individual, regardless of employment status or employer participation.

ENROLLMENT



A *Cover Florida* plan may be purchased for as little as \$23.70 per month. Rates will vary depending on the applicant's age, gender and chosen benefit options. All plans must offer at least two plans, one with catastrophic and hospital coverage, and one without. Typically, preventive plans may have lower monthly premiums but do not cover hospitalization, whereas catastrophic hospitalization benefit plans will have higher monthly premiums.

To help meet their individual health care needs, applicants may choose from among at least 25 different products from the six authorized carriers.

Applicants may purchase plans directly through one of the six authorized *Cover Florida* providers that were selected through a competitive bidding process. At least two carriers available in all 67 counties:

- **Blue Cross Blue Shield of Florida**
- **United Health Care**

In addition, the following counties have further options:

- **Medica Health Plan of Florida** (Broward & Miami-Dade)
- **Total Health Choice** (Broward & Miami-Dade)
- **JMH Health Plan** (Miami-Dade)
- **Florida Health Care Plans** (Flagler & Volusia)

To see if a particular physician is included in a plan's network and other plan details, consumers may visit the *Cover Florida* program website at: <http://www.coverfloridahealthcare.com> and click on "Available Plans."



Each insurance company will provide a toll-free telephone number and a web page to learn about available plan benefit options.

SUBSIDIES ?

There are no subsidies for *Cover Florida* premiums. However, employers may voluntarily share in the cost of the plan with their employees (or assist employees with a payroll deduction), providing a pre-tax benefit for the employees and a payroll tax break for the employer.

FOR MORE INFORMATION ON COVER FLORIDA...

For a summary of the program, available plan and contact information, health resources, a history of *Cover Florida*, and more visit:

<http://www.coverfloridahealthcare.com>

HEALTH INSURANCE ASSISTANCE:

Contact the Florida **SHINE** (Serving Health Insurance Needs of Elders) program toll-free at **1-800-963-5337** for help with questions about health insurance and prescription drug options.

SHINE provides free and unbiased health insurance counseling to elders, family members, caregivers and eligible persons with a disability.

The **SHINE** program website can be found at: <http://www.floridaSHINE.org>.

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