



Division of Rehabilitation and Liquidation
www.floridainsurancereceiver.org

NOTICE TO SUBSCRIBERS --- NOVEMBER 27, 2006

REGARDING LIQUIDATION OF DOCTORCARE, INC.

We are sending you this letter because our records indicate that you are a subscriber of DoctorCare, Inc., a provider-sponsored health maintenance organization which provided health care coverage to approximately 5,700 Medicare subscribers. On November 20, 2006, DoctorCare, Inc., ("DoctorCare") was declared insolvent and placed in receivership for purposes of rehabilitation by the Second Judicial Circuit Court (the "Court") in Tallahassee, Florida. The Florida Department of Financial Services is the court appointed Receiver of DoctorCare.

Medicare contracts and premiums are administered through the federal Centers for Medicare and Medicaid Services (CMS). The rehabilitation order was entered to allow the Receiver to conserve the assets of DoctorCare and assist CMS in its efforts to provide a smooth transition for DoctorCare's subscribers to another Medicare provider(s). Unfortunately, DoctorCare's financial condition prohibited any realistic chance for a successful rehabilitation of the company.

DECEMBER 1, 2006 LIQUIDATION OF DOCTORCARE, INC.

DoctorCare has been ordered liquidated effective December 1, 2006. Your health care coverage with DoctorCare is cancelled as of that date. **As a Medicare member, however, you will receive continued health care coverage through another health maintenance organization. CMS has arranged for two local health maintenance organizations - Preferred Care Partners, Inc., and WellCare of Florida, Inc. – to provide continued health care coverage to the former members of DoctorCare. CMS has randomly assigned each DoctorCare subscriber to one of these two companies. WITHIN THE NEXT FEW DAYS, YOU WILL RECEIVE A LETTER FROM THE HMO TO WHICH YOU HAVE BEEN ASSIGNED. PLEASE READ THE LETTER VERY CAREFULLY AS IT EXPLAINS ABOUT HOW YOUR CONTINUED HEALTH CARE COVERAGE WITH THE HMO WILL WORK AND EXPLAINS YOUR OTHER MEDICARE OPTIONS.** The Receiver has been informed that all medical authorizations issued to or for the DoctorCare subscribers prior to December 1, 2006, will be honored by your assigned HMO. However, you will need to closely follow any instructions which are provided in the HMO's letter regarding your continued use of the DoctorCare medical provider network.

CONTACT INFORMATION:

For services after December 1, 2006: For information relating to your health care coverage after December 1, 2006, please call the Member Services Department for the HMO to which you have been assigned. That phone number and other contact information for the HMO will be included in the letter that you receive from either Preferred Care Partners, Inc., or WellCare of Florida, Inc.

For Medicare information: If you need more information regarding Medicare or have not received a letter from one of the HMOs but think you should have, you should visit www.medicare.gov on the web or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. A Customer Service Representative will be able to answer your Medicare and Medigap questions.

For Receivership information: Information regarding the receivership of DoctorCare, Inc., including copies of all relevant court orders, is available on the Receiver's website, www.floridainsurancereceiver.org. You may also call the Florida Department of Financial Services at 1-800-882-3054.

The following are some questions which are commonly asked by all subscribers of an insolvent HMO such as DoctorCare. We hope the questions and answers will be helpful to you in providing information regarding the DoctorCare receivership proceeding.

COMMONLY ASKED QUESTIONS:

1. Do I have health care coverage now?

YES. Please refer to the letter you receive from either Preferred Care Partners, Inc., or WellCare of Florida, Inc., for additional details.

2. If I need to go to the hospital or receive other emergency care, who will authorize the medical treatment?

If you have a medical emergency (you believe your health is in serious danger):

- Get medical help as quickly as possible. Call 911 for help or go to the nearest emergency room. You do not need to get permission or authorization from your Primary Care Physician, other plan provider, or the HMO.
- Make sure that your HMO and your Primary Care Physician know about your emergency so that they can be involved in following up on your emergency care. You or someone else should call to tell your Primary Care Physician about your emergency care as soon as possible, preferably within 48 hours. Until December 1, 2006, you should also notify DoctorCare's Member Services Department at 305-441-5826. After December 1, 2006, you should follow the instructions which are provided in the letter you receive from your assigned HMO.

3. My doctor is refusing to treat me or is demanding immediate payment from me prior to providing medical services. What should I do?

Until December 1, 2006, please call DoctorCare's Member Services Department at 305-441-5826. After December 1, 2006, you should follow the instructions which are provided in the letter you receive from your assigned HMO.

4. I need to fill a prescription. Which pharmacy should I use?

Continue to use the pharmacy you used as a subscriber of DoctorCare until further notice from the HMO to which you are assigned.

5. Can Providers seek payment from former subscribers for debt owed by DoctorCare for medical services received prior to December 1, 2006?

No. Under Section 641.315, Florida Statutes, HMO subscribers are not liable to any provider of health care services for any services covered by the HMO. Additionally, health care providers and their representatives are prohibited from attempting to collect payment from the HMO subscribers for such services. If you are contacted by a health care provider for such payment, you should inform the provider of this law. You may also want to send a letter regarding this problem, with a copy of any bills you receive from such providers, to the Receiver of DoctorCare, Inc., at P.O. Drawer 10180, Tallahassee, Florida 32302-2180. If the provider or his representative continues to pressure you for payment, please contact the Receiver at 1-800-882-3054. Although the Receiver cannot represent you against the provider, we can assist you in informing the provider of the relevant laws.

6. I am owed money for services provided before DoctorCare was liquidated on December 1, 2006. What is the procedure for payment of these claims?

Claims such as these are referred to as pre-insolvency claims. Claims for amounts that you paid for services rendered prior to December 1, 2006 must be filed with the Receiver on the Receiver's Proof of Claim Form in order to be considered for payment. At a later date, the Receiver will provide additional instructions to all known subscribers, medical providers, and other creditors of DoctorCare regarding the filing process. The deadline for filing claims in the DoctorCare receivership proceeding is 11:59 p.m. on December 3, 2007. Additional information concerning the receivership process is available at www.floridainsurancereceiver.org.

We appreciate your continued cooperation in these matters.