

IMPORTANT NOTICE FOR FORMER MEMBERS OF SUNSTAR HEALTH PLAN, INC.

Please note: Our records indicate that you may have been a member of SunStar Health Plan, Inc. on the date that it was declared insolvent. If you have already obtained coverage elsewhere, or if you have been disenrolled, please disregard this notice.

February 4, 2000

Dear Former Member of SunStar Health Plan, Inc.:

As you know, on February 1, 2000, SunStar Health Plan, Inc. was declared insolvent and placed in receivership. Former SunStar members are provided with continued health care coverage on and after February 1, 2000, through the Florida Health Maintenance Organization Consumer Assistance Plan ("HMOCAP"). The HMOCAP is created by Florida statutes. Its primary purpose is to provide short-term replacement health care coverage for the commercial members of an insolvent HMO.

Through the HMOCAP, former SunStar contract holders are eligible to join any approved HMO in their service area through an open enrollment process. (See more information on open enrollment in the paragraphs below.) So long as you remain eligible, from February 1, 2000, through the date you obtain coverage elsewhere, you will continue to be covered under the terms of your SunStar plan and your health care providers will be paid by the HMOCAP. During this period, your coverage will remain unchanged and you will pay the approved SunStar rates. **Please remember that, in order to be eligible for coverage with the HMOCAP, you must have coverage with SunStar and your premium payments must be current.** Premiums due for coverage through and including February, 2000 must be paid by February 20th and should be sent to the normal SunStar payment address. Your March bill will direct you where to send your March premiums, if the address is different.

Open Enrollment for Group Contract Holders

Each contract holder of SunStar has the opportunity to enroll in an approved HMO, if one is available in your area. If you are an employee and receive health coverage through your employer, your employer is responsible for arranging for your new coverage. Your employer will advise you of the effective date of your new coverage and will provide detailed information on the plan selected.

An open enrollment period for employer groups will begin on February 16, 2000 and end on March 1, 2000. If you are an employer, you must complete the application for coverage and enrollment forms for the HMO you select. You may also be required to provide information to the HMO to verify your employer status. Contact your agent or the HMOs directly to obtain information on the HMOs in your area and to secure the appropriate forms. The selected HMO will advise you when your new coverage becomes effective, at which time your employees will be covered by the new HMO using its forms, coverage and rates. If you remain eligible, your new coverage is effective for one year, and you will have the opportunity to renew with that HMO. Be sure to submit your premium payment to the selected HMO using that HMO's rate.

CHPA Members

CHPA members can obtain coverage through a CHPA open enrollment process outside of the HMOCAP process. Your CHPA representatives will contact you to explain this process. If you desire not to participate in the CHPA open enrollment process, you may participate in the HMOCAP open enrollment process.

Open Enrollment for Individual Contract Holders

Each SunStar individual contract holder also has the opportunity to enroll in an approved HMO, if one is available in your area. As with the group members, the open enrollment period will begin on February 16th, 2000 and end on March 1, 2000. You must complete the application for coverage and enrollment forms for the HMO you select. Contact your agent or call the HMO directly to obtain information and to secure the appropriate forms. Once the new coverage is effective, you will be covered by the selected HMO using its forms, coverages and rates. If you remain eligible, your new coverage is effective for one year, and you will have the opportunity to renew with that HMO. Be sure to submit your premium payment to the selected HMO using that HMO's rate.

Open Enrollment – All Contract Holders

Please contact your agent or HMOs offering coverage in your areas to obtain information on products available through the HMOCAP. You may also visit the Department of Insurance web site, www.doi.state.fl.us, for information on HMOs providing coverage in your area.

If you do not choose an HMO during this open enrollment period, you will NOT be eligible for coverage from the HMOCAP unless there are extenuating circumstances. In addition, you may lose certain portability and guarantee issue health care rights if you do not obtain coverage, either through this HMOCAP process or on your own. If there are no HMOs offering coverage in your area, the HMOCAP will continue to arrange for coverage through July 30, 2000. Please note: The HMOCAP only covers up to \$300,000 in health care services per covered individual.

Once you have made your open enrollment selection, the HMO will contact you to give you information on the health care coverage it provides and how its plan operates. **PLEASE READ THE INFORMATION/ENROLLMENT PACKET CAREFULLY WHEN IT ARRIVES.** In this packet, your HMO is to provide you with information on how to select a primary care physician (if your current primary care physician is not a provider of the HMO) and how to receive authorization for services to be received once the new coverage becomes effective. **Remember, once your new coverage becomes effective, you will need to see a health care provider authorized by your HMO.**

Your coverage with your new HMO should become effective on or before April 1, 2000.

If you have questions that arise before you receive your information/enrollment packet, or if you have remaining questions after you have received and read the packet, please contact one of the following:

- If you have questions concerning payment for services received before February 1, 2000, please call the Florida Department of Insurance, as Receiver, at **800/882-3054**.
- If you have questions concerning authorization for services or payment for services rendered between February 1, 2000, and the effective date of your new coverage, please call the HMOCAP's administrator at SunStar. The telephone numbers are **888/339-4497** and **407/304-1066**.

Thank you for your attention, and we look forward to a smooth transfer of your coverage.

Ronald J. Berding
Chairman - Florida Health Maintenance Organization Consumer Assistance Plan