



DEPARTMENT OF FINANCIAL SERVICES

Division of Rehabilitation and Liquidation
www.myfloridacfo.com/division/receiver

**Si necesita una versión en español de este aviso, visite el sitio web de la
División de Rehabilitación y Liquidación www.myfloridacfo.com/division/receiver.**
(If you need a Spanish version of this notice, visit the Receiver's website at www.myfloridacfo.com/division/receiver)

NOTICE TO MEDICAL PROVIDER – December 29, 2014

REGARDING THE LIQUIDATION OF FLORIDA HEALTHCARE PLUS, INC. (FHCP)

We are sending you this notice because our records indicate that you may have provided medical services to members/policyholders of Florida Healthcare Plus, Inc. Multiple copies of the notice may be received if more than one provider is listed at a fax number or address. (FHCP), a Florida health maintenance organization which provided health care coverage to approximately 8,847 Medicare members. On December 10, 2014, FHCP was ordered into receivership for purposes of rehabilitation by the Second Judicial Circuit Court in Tallahassee, Florida. The Florida Department of Financial Services is the Court appointed Receiver of FHCP. Additionally, without further court action, FHCP has been ordered liquidated effective 12:01 a.m. on January 1, 2015. A copy of the liquidation order and other relevant documents relating to FHCP are available on the Receiver's website, www.myfloridacfo.com/division/receiver.

Medicare contracts and premiums are administered through the Federal Centers for Medicare & Medicaid Services ("CMS").

POLICY CANCELLATION AND ARRANGEMENTS FOR CONTINUED HEALTH CARE FROM JANUARY 1, 2015:

By Court Order, effective at 12:01 a.m. on January 1, 2015, FHCP has been ordered liquidated. **FHCP members' coverage through FHCP will continue through December 31, 2014. All FHCP coverage is cancelled effective 12:01 a.m. on January 1, 2015.**

The Receiver has mailed notice to all of the FHCP members regarding the liquidation and options for continued health care coverage following the January 1, 2015, policy cancellation. Sample copies of these notices are available on the Receiver's website at www.myfloridacfo.com/division/receiver. CMS is also sending letters to the FHCP members regarding these issues. Members who were enrolled in FHCP will not experience a gap in their Medicare coverage. **Members are strongly encouraged to closely read the information and follow any instructions which are provided in letters received from CMS regarding their continued health care and prescription drug coverage after January 1, 2015.**

SPECIAL ELECTION PERIOD:

As a result of the receivership of FHCP, all beneficiaries enrolled in FHCP have a Special Election Period through February 28, 2015, to enroll in a Medicare health or drug plan of their choosing. All members who are dual eligible or those eligible for the Low Income Subsidy can enroll in another plan at any time. A beneficiary who selects another Medicare Advantage or Medicare Advantage-Prescription Drug plan will be covered under the new plan effective the first day of the next month after the new plan receives his or her enrollment request. So, for example, if an FHCP member selects and enrolls in a new plan prior to the end of December 31, 2014, the member will be covered by the new plan effective January 1, 2015.

FHCP members who do not select and enroll in a new plan prior to January 1, 2015 will be automatically enrolled by CMS into Original Medicare with a Prescription Drug Plan. Benefits provided under Original Medicare, even with a Prescription Drug Plan, are different than those the FHCP members may have received as members of a Medicare Advantage Plan such as FHCP. FHCP members are therefore encouraged to take advantage of the Special Election Period prior to January 1, 2015, to obtain new coverage if they do not wish to be placed into Original Medicare and a Prescription Drug Plan by CMS.

Please note that FHCP members who made a new plan choice during Medicare Open Enrollment for coverage beginning January 1, 2015, will still be enrolled in that new plan beginning January 1st and will not need to take any further action at this time.

If you or your patients have any questions on these matters, please contact your agent or call 1-800-MEDICARE (1-800-633-4227) for more information regarding these issues and/or for the patient to make a new plan selection. 1-800-MEDICARE is available 24 hours a day, 7 days a week.

REMEMBER: Former FHCP members will receive continued health care coverage from 12:01 a.m. on January 1, 2015, through arrangements made by CMS. Please strongly encourage your FHCP patients to carefully read any letters they receive from the Receiver or CMS. These letters will provide them with extremely important information regarding the continuation of their health care coverage from January 1, 2015, and will explain their Medicare options.

DURING REHABILITATION – DECEMBER 10, 2014 THROUGH DECEMBER 31, 2014:

During the Rehabilitation period prior to entering liquidation, FHCP will continue to provide health care coverage and authorize services. Again, please note that FHCP's member contracts will terminate at 12:01 a.m. on January 1, 2015, which is the date of liquidation.

Consumer/Claims Calls

If you have questions regarding FHCP during the Rehabilitation period (now through December 31, 2014), please visit the company's website at <http://floridahealthcareplus.com/> or call FHCP directly at the numbers or address provided below.

FHCP Health Plan – Direct Contact Information:

Customer Services / Main office: 1-305-888-2210 (Toll Free outside Dade County: 1-866-988-2210)

Mailing Address: 2100 Ponce De León Blvd., STE PH1, Coral Gables, FL 33134
Website: <http://floridahealthcareplus.com/>

CANCELLATION OF PROVIDER CONTRACTS:

In addition to cancelling the health care coverage provided by FHCP, the liquidation order cancels all executory contracts effective as of the liquidation of the companies at 12:01 a.m. on January 1, 2015, unless they are specifically adopted by the Receiver within 90 days from December 10, 2014. Under this provision, the Receiver hereby advises you that your provider contract(s) for services with FHCP is cancelled effective 12:01 a.m. on January 1, 2015. This is the only notice you will receive regarding the cancellation of these contracts. You should not submit a claim to FHCP for any services provided to the former FHCP members after 12:01 a.m. on January 1, 2015.

CLAIMS FOR SERVICES PROVIDED PRIOR TO JANUARY 1, 2015:

Claims for services or goods provided to or on behalf of the FHCP members prior to 12:01 a.m. on January 1, 2015, must be filed with the Receiver in order to be considered for payment. **The deadline for filing claims in the FHCP receivership proceeding is 11:59:59 p.m. on December 31, 2015.** At a later date, the Receiver will provide additional instructions to all known members, medical providers, and other creditors of FHCP regarding the filing requirements. These instructions will include information on how to submit medical claims information. **NOTE: PLEASE DISCONTINUE ROUTINE ELECTRONIC AND PAPER MEDICAL CLAIM BILLING ON ALL FHCP ACCOUNTS FOR SERVICES RENDERED PRIOR TO JANUARY 1, 2015.**

Liquidation Claims Procedure: The procedure for the filing and evaluation of claims in a liquidation proceeding is set out in Part I, Chapter 631, Florida Statutes. Assuming there are sufficient assets in the receivership, the Receiver will evaluate claims in order of their priority as set out in Section 631.271, Florida Statutes. This statute establishes a system of priorities in paying claims. When the evaluation process has been completed, the Receiver will file a report with the Court setting out our recommendations as to the amounts, if any, which should be allowed on each of the claims evaluated. Notice of the Receiver's recommendations and the deadline for filing any objections to the recommendations will then be provided to the claimants. It is unlikely that claimants will receive any correspondence or other communication from the Receiver until that time unless the Receiver has questions regarding the claim which has been filed. This is because the Receiver is trying to minimize claims' processing costs in order to maximize potential distribution to the claimants.

During the claims evaluation period, the Receiver may also commence litigation and/or take whatever other action is necessary to collect and maximize the assets of the receivership estate. Please note: it may be several years before distributions, if any, are made in this receivership. Distributions of assets are made on a pro rata basis in accordance with the priority of claims which is set out in Section 631.271, Florida Statutes. Those whose claims fall into lower priorities are paid only if there is money left after paying the higher priority claims. **It is too early in the receivership process for the Receiver to provide any estimate as to the timing and/or the pro rata percentage of the distributions, if any, which may be made in this receivership.**

PLEASE NOTE: Under Section 641.3154, Florida Statutes, members of a health maintenance organization are not liable to any provider of health care services for any services covered by the health

maintenance organization. Additionally, health care providers and their representatives are prohibited from attempting to collect payment from the health maintenance organization's members for such services.

CONTACT INFORMATION:

For **Medicare** information: If you or your patient need more information regarding Medicare in general, other Medicare Advantage plans, or coverage options from 12:01 a.m. on January 1, 2015, please visit www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. A Customer Service Representative will be able to answer your Medicare questions.

For **Medicare Supplement** information: If you or your patient need information regarding Medicare Supplement options, please contact the Department of Financial Services at 1-877-693-5236 (Florida only) or 850-413-3089.

For **Receivership** information: For additional information about the FHCP Receivership, or about the receivership process in general, please contact the Receiver by calling the Florida Department of Financial Services at 1-800-882-3054 (Florida only) or 850-413-3081 or use the "Contact Us" form found on the Receiver's website at www.myfloridacfo.com/division/receiver.

We appreciate your continued cooperation in these matters.