



Overview of Health First Health Plans and AdventHealth Advantage Plans

Broker Training

Module Description

This module is designed to:

- Review health insurance basics
- Provide an overview of plan types offered
- Provide an overview of the relationship between Health First Health Plans and AdventHealth
- Highlight the value-added services

Health Insurance Basics

Most Americans are insured through one of four ways:

1

Group Insurance

A person receives healthcare insurance because he/she or a family member is employed in a workplace that offers health insurance as part of the benefit package.

2

Individual

Insurance can be purchased through a broker, a health insurance company, or the state or federal Marketplace.

3

Medicare

Insurance is provided through a federal health insurance program for those who are 65 or older, younger than 65 with certain disabilities, or any age with End-Stage Renal Disease.

4

Medicaid

This state-administered health insurance program is for specific low-income individuals and families (not offered by Health First Health Plans or AdventHealth Advantage Plans).

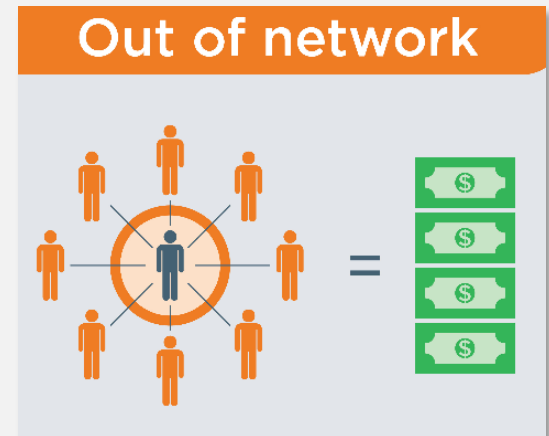
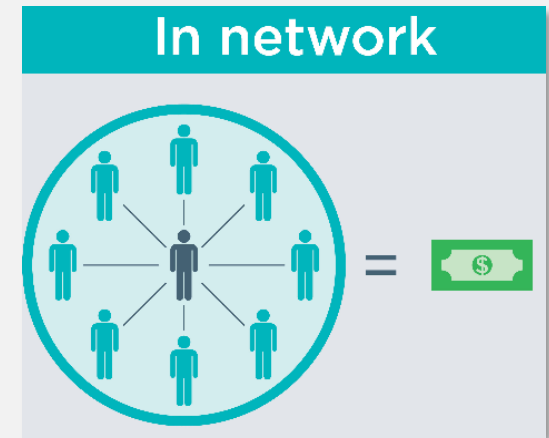
Common Terms

- **Cost Share** – Any member responsibility that includes copay, deductible and coinsurance.
- **Copay** – Fixed amount a member pays for a covered service.
- **Deductible** – Amount owed for covered services before the health plan begins to pay.
- **Coinsurance** – Member's share of costs toward a covered service calculated as a percent.
- **Maximum Out of Pocket (MOOP)** – Maximum amount a member will pay out of their pocket within a calendar year. Once MOOP is met, plan pays 100% of covered services. Does not include monthly premiums or any service the plan does not cover.



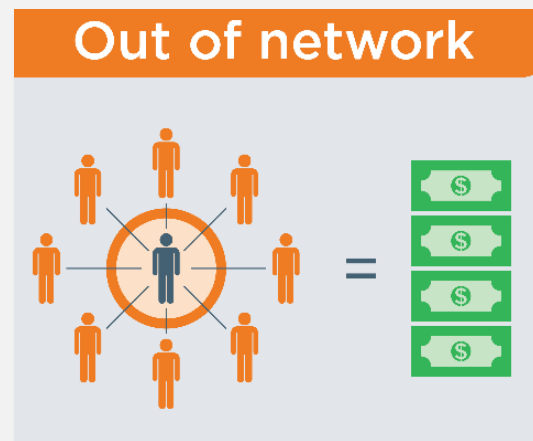
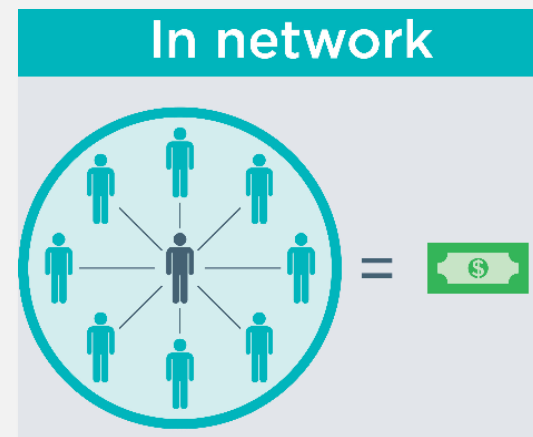
Health Maintenance Organization (HMO)

- Type of plan for members to use **In-Network Providers** (providers that have agreed to lower their rates for plan members and meet quality standards) for covered services except for urgent or emergent situations
- Referrals not required by Health Plan for Primary Care Physicians or Specialist
- Expenses only covered if provider **within** the network is seen
- Urgent and Emergent Care covered outside of coverage area



Point of Service (POS)

- Type of managed care plan that is a hybrid of an HMO and PPO (Preferred Provider Organization) plan.
- Like an HMO, members are designated an in-network physician to be their primary care provider.
- Like a PPO plan, members may go outside of the provider network for health care services.
- Going outside of your network is allowed, but at a greater out of pocket cost.



Health First Health Plans

- Beginning plan year 2022, Health First Health Plans offers Medicare Advantage and Individual and Family plans (both on and off the Marketplace exchange).
- Our products are supported by our Health First Integrated Delivery Network (IDN) encompassing:
 - Wellness and prevention
 - Community-based care
 - Access to a physician group and hospital care
- With the strength of the Health First IDN, Health First Health Plans is uniquely positioned to meet the healthcare needs of Medicare eligible and individuals and families within our community.

Health First Health Plans Offered by County

Individual & Family

- HMO
- Brevard, Indian River

Medicare Advantage

- HMO & POS Plans
- Brevard, Indian River



AdventHealth

- Consists of 29 hospitals, 40 urgent care centers, two pediatric urgent care centers and a network of more than 4,000 physicians and multiple ancillary providers from coast to coast.
- AdventHealth serves the needs of patients from Tampa to Daytona, which includes the entirety of the Orlando area.
- AdventHealth provides a wide range of health services, including many nationally and internationally recognized programs:
 - Cardiology
 - Oncology
 - Women's medicine
 - Neurosciences
 - Diabetes
 - Orthopedics
 - Pediatrics
 - Transplant
 - Advanced surgical programs

AdventHealth

- Our commitment to providing unsurpassed health and wellness services has expanded to meet the increasing needs of our ever-growing population.
- Our heritage of whole-person health, achieving wellness of the mind, body and spirit for our patients is of paramount importance to each member of our exceptionally talented clinical staff.



AdventHealth Advantage Plans Offered by County

Individual & Family

- HMO
- Volusia, Flagler, Seminole

Medicare Advantage

- HMO
- Volusia, Flagler, Seminole, Highlands, Hardee



Sales Office Locations

Office Location	Services Available
<p>Main Office: 6450 U.S. Highway 1 Rockledge, FL 32955</p> <p>General office hours: Weekdays, 8 a.m. to 5 p.m.</p>	<p>Customer Service All Sales functions</p>
<p>AdventHealth Advantage Plans: 1425 W. Granada Blvd., Suite 4 Ormond Beach, FL 32174</p> <p>General office hours: Weekdays, 8 a.m. to 5 p.m.</p>	<p>AdventHealth Advantage Plans Medicare Sales only</p>

Partnership

The Partnership between Health First Health Plans and AdventHealth:

- Started in 2014 when AdventHealth was known as Florida Hospital.
- Offers Central Florida a delivery network with local leadership
- Allows for growth due to an expanded sales territory



Service Area vs. Provider Network



What is the difference between service area and provider network?

Service Area

- The service area defines which counties are eligible for either Health First Health Plans or AdventHealth Advantage Plans coverage. For example, a member residing in Brevard County would only be eligible for the Health First Health Plans-brand products.

Provider Network

- The provider network combines all providers contracted with both Health First Health Plans and AdventHealth Advantage Plans into a single network. Contracted providers will be accessible to all members, regardless of service area.

Fitness Program

Silver & Fit

- For all Medicare Advantage members
- Includes Health First's Pro-Health & Fitness Center in Brevard
- Offers a choice of a Home Fitness Program or Fitness Center Program
- Includes a nationwide network of participating fitness centers



Active & Fit

- For fully-insured Individual / Family members (age restrictions and requirements vary by gym)
- Includes Health First's Pro-Health & Fitness Center in Brevard
- Offers a choice of a Home Fitness Program or Fitness Center Program
- Includes a nationwide network of participating fitness centers



Individual Marketplace plans will have options with and without the fitness membership.



Complex Case Management

- Complex case management includes assessment, planning, implementation, monitoring, evaluation and coordination of medical services.
- CCM nurses collaborate with various providers to ensure quality, cost-effective care.
- For members with complex or serious medical conditions.

Healthy Living

- This is a free program offered to all members to help them stay healthy and manage their current health issues.
- Available to members 24/7 online by accessing the healthy living portal on the health plans site. Includes:
 - Health Risk Assessment (HRA)
 - My personal health record
 - Healthy Living Programs and health challenges
- Provides access to registered nurses and health coaches via telephone and email.

Medication Therapy Management

- Targets Medicare members who may benefit from added support with their medication therapies.
- Offered free to MAPD (Medicare Advantage Plan that offers prescription drug coverage) and PDP (Stand alone Medicare Part D prescription drug plan) members who meet the following qualifications:
 1. Member must accumulate total drug costs exceeding a quarterly threshold
 2. Beneficiary must have filled seven or more chronic-covered Part D drugs, **and**
 3. Must have documented illnesses in at least two chronic conditions



Signify Medical Network

- Partnered with Signify Medical Network to provide in-home and facility medical assessments that are offered to our Medicare members at no cost.
- One assessment per calendar year is covered.
- The assessment includes health-related questions and a mini-physical exam performed by a licensed and credentialed nurse practitioner.
- Results are forwarded to the member's primary care physician.

Thank You!