



# 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).

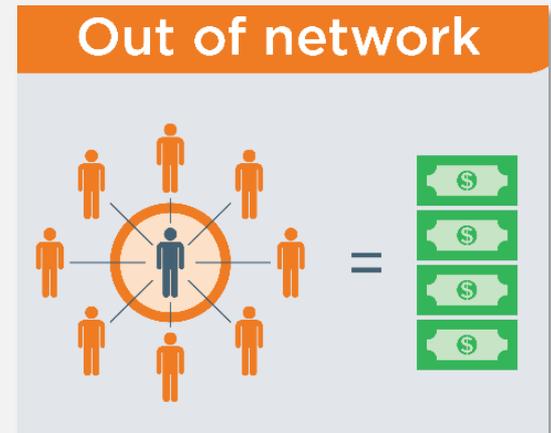
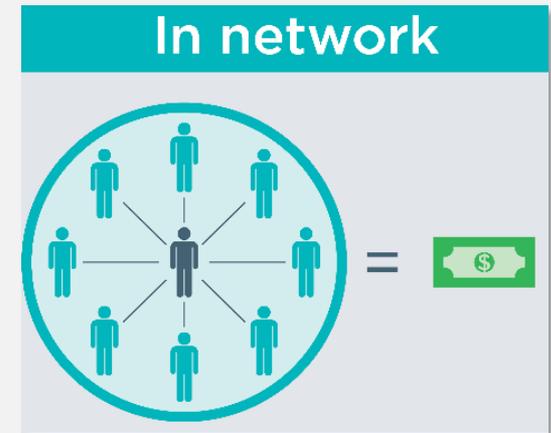
# Common Terms

- **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.



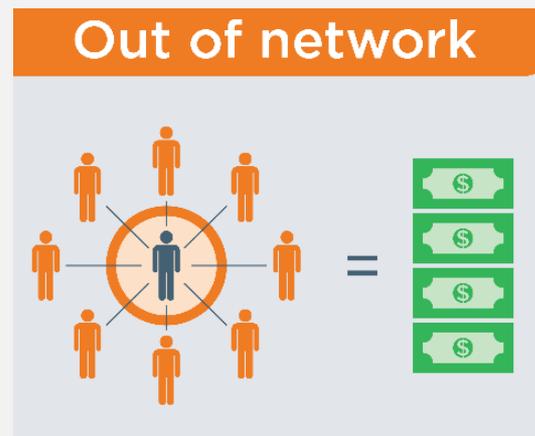
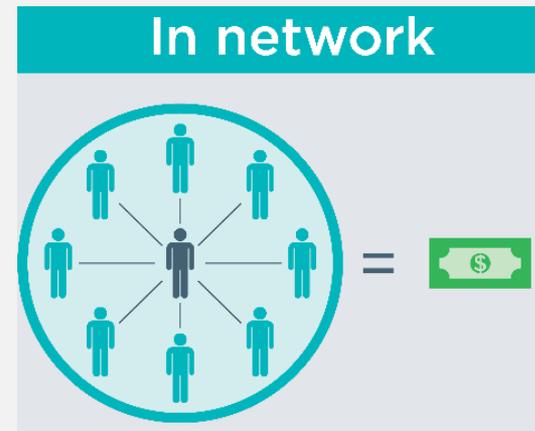
# Health Maintenance Organization (HMO)

- 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!