

**Considering Buying COVER FLORIDA Health Insurance Coverage?
Here Are Some Things You May Need to Know**



How do I apply for coverage?

There isn't one centralized number to call. You should go to the State's Cover Florida website (www.coverfloridahealthcare.com) to research the plans in your county. Also, contact information for all of the plans can be found at the bottom of this fact sheet. Each plan has its own application and process.

Will Cover Florida provide enough coverage? Is Cover Florida coverage better than no coverage at all?

It depends. Think of health insurance as being like a blanket. If your blanket is too small or too thin, it won't keep you warm. Cover Florida coverage will provide a blanket, but it may be too small or too thin to protect you the way you think a blanket should. You don't want to buy cheaper health coverage, and then find out later that it doesn't cover enough to be worth it.

What are there two different types of coverage being offered? What's the difference?

With Cover Florida, insurance companies must offer both "preventive" and "catastrophic" coverage options. But the kind of health insurance coverage that people usually talk about includes both of those together. *Preventive coverage* is there to help you get and stay healthy. It provides benefits like office visits with your regular doctor. *Catastrophic coverage* is there in case you have serious health problems and covers hospital care.

So why are there two different types of coverage?

Because splitting what most people consider real coverage into these two parts keeps the cost of each part low. Remember, the State's main goal is to offer affordable coverage, not the best coverage.

Is it true that Cover Florida must approve me for coverage even if I have health problems? What's the catch?

Yes, but your plan might not cover treatment for your existing medical conditions for 12 months. Also, even after your medical problem is "covered", the benefits may be limited or not exist at all. For example, you may need prescription drugs, but few drugs may be covered. Or the plan may offer only a discount drug card and not have prescription drug coverage at all.

How do I decide whether or not to buy coverage?

For preventive coverage, find out if it will get you the health care you think you'll need this year. Think about how much you'll spend for premiums and out-of-pocket costs. For catastrophic coverage, think about how much it will protect you if something goes very wrong.

Should I consider family coverage, if it is offered?

Less expensive and better coverage for your children may be available through Florida KidCare. If you qualify based on income, you would pay no more than \$20 per month. If not, you can buy coverage for about \$120. Visit www.floridakidcare.org for more information.

Toll-Free Phone Numbers:

Blue Cross, Blue Shield of Fla. (Statewide)	877-872-6580	United Healthcare (Statewide)	800-809-9831
Florida Health Care Plans (Volusia-Flagler)	800-232-0578	Total Health Plan (Miami-Dade, Broward)	800-213-1133
Medica Health Plan (Miami-Dade, Broward)	866-260-5278	JMH Health Plan (Miami-Dade)	800-721-2993