

## **Cover Florida: Access to Health Care Floridians Deserve**

### **What is Cover Florida?**

- During the 2008 Legislative Session, Governor Crist proposed *Cover Florida* and worked with legislators to secure its approval.
- No tax dollars are required to make *Cover Florida* health insurance plans available.
- *Cover Florida* allows insurers to offer more affordable health insurance coverage to uninsured Floridians (3.8 million).
- *Cover Florida* plans are designed to cover the individual, regardless of employment status or employer participation.
- *Cover Florida* allows consumers to take their coverage with them if they change jobs or become unemployed.
- Blue Cross Blue Shield of Florida and United Health Care will be available in all 67 Florida counties.

### **When will Cover Florida begin?**

- *Cover Florida* policies will be available to Floridians by January 5, 2009.

### **Who Qualifies for Cover Florida?**

- *Cover Florida* plans are available to all Floridians:
  - age 19 to 64 who are not eligible for a public health insurance program such as Medicaid or Medicare,
  - who have been without health insurance for at least six months,
  - who are recently unemployed,
  - even if there are pre-existing health conditions.
- Persons who had health insurance in the past six months can still participate in *Cover Florida* if they lost coverage due to any of the following reasons:
  - Loss of a job that provided an employer-sponsored health benefit plan.
  - Death of, or divorce from, a spouse who was provided an employer-sponsored health benefit plan.
  - Exhaustion of coverage that was continued under COBRA or continuation-of-coverage requirements under s. 627.6692, Florida Statutes.
- *Cover Florida* policyholders may also purchase individual plans for their spouses and children. The legislation permits all Florida families to pay full premiums and “buy in” to the Florida Kid Care Program. The legislation also requires all insurance carriers – not just *Cover Florida* carriers – to offer families the option of keeping children enrolled on the family policy up to age 30, as long as the child is unmarried and does not have any dependents of his or her own.

### **Can persons be denied coverage for a pre-existing condition?**

- *Cover Florida* plans can exclude payment for treatment of a specific pre-existing condition for one year.
- After one year, the plan must cover for treatment of pre-existing conditions.
- During the one-year period, you are covered for services that are not related to your pre-existing condition.

### **What is covered?**

- Two benefit options- one with catastrophic and hospital coverage, and one without. This flexibility gives Floridians more choices in selecting the plan that meets their needs.
- *Cover Florida* benefit options include:
  - coverage for preventive services,
  - screenings,
  - office visits,
  - office surgery,
  - urgent care,
  - prescription drugs,
  - durable medical equipment, and
  - Diabetic supplies.

### **How much does *Cover Florida* cost?**

- The cost of plans varies, depending on whether the consumer chooses catastrophic and hospital coverage.

### **Where to go to learn more about *Cover Florida*?**

- Persons may visit [www.CoverFloridaHealthCare.com](http://www.CoverFloridaHealthCare.com).