



What People on Medicare need to know about Private Fee-for-Service plans

America's 1st Choice is a Medicare Advantage private fee-for-service (PFFS) plan authorized by the Centers for Medicare & Medicaid Services (CMS). A PFFS plan is different than Original Medicare or an HMO, PPO, or Medicare supplement plan.

America's 1st Choice gives you the ability to choose your health care provider. However not all providers may accept this plan, even Medicare providers may not accept this plan. If you choose this plan, it is very important that all the providers you choose know, before providing services to you, that you have America's 1st Choice coverage in place of Medicare. This gives your provider the right to choose whether or not to accept America's 1st Choice's terms and conditions of payment for treating you. Providers have the right to decide if they will accept America's 1st Choice each time they see you. This is why you must show your America's 1st Choice ID card every time you visit a health care provider.

If your provider agrees to America's 1st Choice terms and conditions of payment

If your provider decides to accept the America's 1st Choice plan, they must follow our plan's terms and conditions for payment. They must thereafter bill America's 1st Choice for those services. However, providers have the right to decide if they will accept America's 1st Choice each time they see you.

America's 1st Choice has direct contracts with some providers who have already agreed to accept our terms and conditions of payment. We have contracted providers for all of your covered benefits. You can find the directory on our website at www.americas1stchoice.com or you can call our customer service department for assistance in locating a provider near you. You can still get care from other providers who do not contract with America's 1st Choice as long as those providers agree to accept our terms and conditions of payment. Some services have a higher cost share if you obtain covered services through a non-contracted provider.

If your provider does not agree to America's 1st Choice terms and conditions of payment

A provider may decide not to accept America's 1st Choice's terms and conditions of payment. If this happens, you will need to find another provider that will. You may contact us at 1-866-321-3947 for assistance locating another provider in your area willing to accept our plan's terms and conditions of payment.

What happens if a provider declines to accept America's 1st Choice's terms and conditions of payment?

1. They should not provide services to you except for emergencies.
2. If they choose to provide services, they may not bill you. They must bill America's 1st Choice for your covered health care services. You must pay the appropriate copays or coinsurance at the time of service.

For more information about PFFS plans see Beneficiary Qs & As at CMS's web site <http://www.cms.hhs.gov/PrivateFeeforServicePlans/>. If you have questions about America's 1st Choice, please call our customer service department at 1-866-321-3947 (TTY users in SC call 1-800-735-8583, in NC 1-800-735-2962), 8 am to 8 pm, 7 days a week October 15, 2011-February 14, 2012 and Monday-Friday February 15, 2012-October 14, 2012.



What Health Care Providers need to know about Private Fee-for-Service plans

America's 1st Choice is a Medicare Advantage private fee-for-service (PFFS) plan authorized by the Centers for Medicare & Medicaid Services (CMS). A PFFS plan is different than an HMO, PPO, or Medicare supplement plan.

A beneficiary who enrolls in a Medicare Advantage PFFS plan is free to use any provider willing to treat the enrollee and accept our plan's terms and conditions of payment. You can view our terms and conditions of payment by visiting our website at www.americas1stchoice.com and if you have questions, then you can call us at 1-866-321-3947. Enrollees must inform you, before obtaining services from you, that they have purchased America's 1st Choice for their Medicare coverage. This gives you the right to choose to accept America's 1st Choice enrollees. You have a right to make that choice each time service is needed by a America's 1st Choice enrollee. You do not have to sign a contract to see America's 1st Choice enrollees.

America's 1st Choice has direct contracts with some providers who have already agreed to accept the plan's terms and conditions of payment. We have contracted providers for all covered benefits. Enrollees of America's 1st Choice can still get care from other providers who do not contract with America's 1st Choice as long as those providers agree to accept the plan's terms and conditions of payment. Some covered services have a higher cost share if a member utilizes a non-network provider.

If you decide to accept America's 1st Choice terms and conditions of payment

Your agreement to our plan's terms and conditions of payment is inherent in your decision to treat an America's 1st Choice enrollee. If you decide to treat an America's 1st Choice enrollee, you will be subject to our plan's terms and conditions of payment and must bill America's 1st Choice for covered services. However, you have the right to decide, on a patient-by-patient and visit-by-visit basis, whether to treat America's 1st Choice enrollees. You may learn our terms and conditions of payment and other information about our plan on our website at www.americas1stchoice.com or by calling us at 1-866-321-3947.

If you decide not to accept America's 1st Choice terms and conditions of payment

If you decide not to treat an America's 1st Choice enrollee, you should not provide services to the enrollee, except for emergencies.

If you choose to provide services, then you have by default agreed to our terms and conditions of payment and you must bill America's 1st Choice for covered health care services. You must collect from the enrollee only the appropriate America's 1st Choice copays or coinsurance at the time of service. You may at any time, on a patient-by-patient and visit-by-visit basis, decide that you do not want to treat a America's 1st Choice enrollee.

We will follow CMS requirements for timely payment of claims.

For more information about PFFS plans see Provider Qs & As at CMS's web site <http://www.cms.hhs.gov/PrivateFeeforServicePlans/>. If you have questions about America's 1st Choice, please call our provider relations department at 1-866-321-3947.