

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

America's 1st Choice Health Plans, Inc. 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 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.

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/TDD callers 1-800-735-8583. We are open November 15, 2009 to March 1, 2010 from 8 am to 8 pm 7 days a week and March 2, 2010 to November 14, 2010 from 8 am to 8 pm Monday through Friday.

