



DEPARTMENT OF FINANCIAL SERVICES

Division of Rehabilitation and Liquidation  
[www.floridainsurancereceiver.org](http://www.floridainsurancereceiver.org)

## **NOTICE TO SUBSCRIBERS --- AUGUST 10, 2007**

### **REGARDING LIQUIDATION OF SUNCOAST PHYSICIANS HEALTH PLAN, INC.**

We are sending you this letter because our records indicate that you are a subscriber of SunCoast Physicians Health Plan, Inc., a provider-sponsored health maintenance organization which provided health care coverage to approximately 700 Medicare subscribers. On August 10, 2007, SunCoast Physicians Health Plan, Inc., ("SunCoast") was declared insolvent and placed in receivership for purposes of liquidation by the Second Judicial Circuit Court (the "Court") in Tallahassee, Florida. The Florida Department of Financial Services is the court appointed Receiver of SunCoast. Medicare contracts and premiums are administered through the federal Centers for Medicare and Medicaid Services (CMS).

SunCoast has been ordered liquidated effective August 10, 2007. Your health care coverage with SunCoast is cancelled as of 12:01 a.m. on Saturday, August 11, 2007. **As a Medicare member, however, you will receive continued health care coverage through another health maintenance organization. CMS has arranged for another health maintenance organization - Humana Medical Plan Inc.'s MA-PD plan, Humana Gold Plus (Humana) - to provide continued health care coverage to the former members of SunCoast. CMS has assigned each SunCoast subscriber to this company. WITHIN THE NEXT FEW DAYS, YOU WILL RECEIVE A LETTER FROM HUMANA. PLEASE READ THE LETTER VERY CAREFULLY AS IT EXPLAINS HOW YOUR CONTINUED HEALTH CARE COVERAGE WITH HUMANA WILL WORK AND EXPLAINS YOUR OTHER MEDICARE OPTIONS.** The Receiver has been informed that all medical authorizations issued to or for the SunCoast subscribers through August 13, 2007, will be honored by Humana. However, you will need to closely follow any instructions which are provided in Humana's letter regarding your continued use of the SunCoast medical provider network.

### **CONTACT INFORMATION:**

For services after August 1, 2007: For information relating to your health care coverage after August 1, 2007, please call the Member Services Department for Humana. That phone number is 1-800-819-6931. TTY users should call 1-800-833-3301. Additional contact information may be included in the letter that you receive from Humana.

For Medicare information: If you need more information regarding Medicare or have not received a letter from Humana but think you should have, you should visit [www.medicare.gov](http://www.medicare.gov) on the web or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. A Customer Service Representative will be able to answer your Medicare and Medigap questions.

For Receivership information: Information regarding the receivership of SunCoast, including copies of all relevant court orders, is available on the Receiver's website, [www.floridainsurancereceiver.org](http://www.floridainsurancereceiver.org). You may also call the Florida Department of Financial Services at 1-800-882-3054.

The following are some questions which are commonly asked by all subscribers of an insolvent HMO such as SunCoast. We hope the questions and answers will be helpful to you in providing information regarding the SunCoast receivership proceeding.

### **COMMONLY ASKED QUESTIONS:**

#### **1. Do I have health care coverage now?**

YES. Please refer to the letter you receive from Humana for additional details.

#### **2. If I need to go to the hospital or receive other emergency care, who will authorize the medical treatment?**

If you have a medical emergency (you believe your health is in serious danger):

- Get medical help as quickly as possible. Call 911 for help or go to the nearest emergency room. You do not need to get permission or authorization from your Primary Care Physician, other plan provider, or the HMO.
- Make sure that your HMO and your Primary Care Physician know about your emergency so that they can be involved in following up on your emergency care. You or someone else should call to tell your Primary Care Physician about your emergency care as soon as possible, preferably within 48 hours. After August 10, 2007, you should follow the instructions which are provided in the letter you receive from Humana.

#### **3. My doctor is refusing to treat me or is demanding immediate payment from me prior to providing medical services. What should I do?**

After August 10, 2007, you should follow the instructions which are provided in the letter you receive from Humana.

#### **4. I need to fill a prescription. Which pharmacy should I use?**

Continue to use the pharmacy you used as a subscriber of SunCoast until further notice from Humana.

#### **5. Can Providers seek payment from former subscribers for debt owed by SunCoast for medical services received prior to August 10, 2007?**

No. Under Section 641.315, Florida Statutes, HMO subscribers are not liable to any provider of health care services for any services covered by the HMO. Additionally, health care providers and their representatives are prohibited from attempting to collect payment from the HMO subscribers for such services. If you are contacted by a health care provider for such payment, you should inform the provider of this law. You may also want to send a letter regarding this problem, with a copy of any bills you receive from such providers, to the Receiver of SunCoast Physicians Health Plan, Inc., at P.O. Drawer 10180, Tallahassee, Florida 32302-2180. If the provider or his representative continues to

pressure you for payment, please contact the Receiver at 1-800-882-3054. Although the Receiver cannot represent you against the provider, we can assist you in informing the provider of the relevant laws.

**6. I am owed money for services provided before SunCoast was liquidated on August 10, 2007. What is the procedure for payment of these claims?**

Claims such as these are referred to as pre-insolvency claims. Claims for amounts that you paid for services rendered prior to August 1, 2007 must be filed with the Receiver on the Receiver's Proof of Claim Form in order to be considered for payment. At a later date, the Receiver will provide additional instructions to all known subscribers, medical providers, and other creditors of SunCoast regarding the filing process. Additional information concerning the receivership process is available at [www.floridainsurancereceiver.org](http://www.floridainsurancereceiver.org).