

Frequently Asked Questions

What is Care Access Health Plan?

Care Access Health Plan, Inc. is a South Florida based, privately owned and licensed health plan established in 2003 to offer truly affordable health care coverage to those who cannot afford traditional health plans. It is a Plan for all age groups and provides comprehensive preventive primary care, specialty care, all diagnostic care, ambulatory surgery (outside the hospital), prescription drugs, laboratory services, urgent care centers, vision and hearing, and our unique health care assessment of member needs, **all outside the hospital.**

Who can enroll in Care Access Health Plan?

Individuals in all age groups, full time employees, people who are uninsured due to the high cost, students, part-time workers, dependents, domestic partners, Chambers of Commerce, Associations, and people who have newly arrived from other countries, regardless of immigration status. For its members, Care Access provides affordable comprehensive preventive health care coverage outside the hospital, with benefits through over 1,500 credentialed, independent physicians and providers in Miami-Dade, Broward and Palm Beach counties.

Is Care Access a discount card?

No, Care Access Health Plan, Inc. is a Florida licensed health plan that focuses on comprehensive preventive health care to keep you well and out of the hospital. It has over 1500 contracted providers offices in Miami-Dade, Broward and Palm Beach counties which Members can use to receive covered medical services.

Does an applicant for coverage have to live in South Florida to qualify for Care Access?

Yes. Applicants must reside within our service area, Miami-Dade, Broward and Palm Beach to enroll in Care Access.

Does Care Access' Health Plan conform to the 2010 Federal Affordable Care Act?

Yes.

- A child/minor/dependent can enroll without their parents from birth through age 26
- No cancellation of Membership can occur except due to fraud
- No deductible or patient cost sharing is required for preventive care
- Women may use Obstetricians & Gynecologists as their primary care doctor without referral
- No lifetime limits on coverage from the Plan

What Health Services are covered by Care Access Health Plan?

Care Access offers a wide range of key coverage you need to stay healthy:

- Preventive routine and comprehensive health care coverage to help you prevent a health issue, and to help you detect health problems early with visits to your Care Access provider; and, to better manage your health care concerns.
- Coverage includes Primary Care, Specialty Care, Urgent Care, all Diagnostic Services, Ambulatory Surgical Services (**outside the hospital**), Chiropractic Care, Behavioral Care, Hearing and Vision Services, as well as Prescription Drugs. No deductibles or percentage of coverage; co-pays only for each service.
- **Hospital Services are not covered** by Care Access Health Plan; however, supplemental defined Hospital and Dental Coverage are available from Care Access' health care partners.

For a complete listing of benefits with specific coverage amounts and their co-pays, see our Schedule of Benefits or visit our website at: www.mycareaccess.com

Are all Care Access services outside the hospital?

Yes, Care Access provides defined coverage for all comprehensive preventive care coverage, outside the hospital. Therefore, **hospital services are excluded** under the Florida license of Care Access Health Plan; however, hospital services are available through Care Access corporate partners who offer valuable defined hospital benefit plans at very affordable rates. Call CAHP at 1-877-411-2247 to inquire about how to contact these health partners.

Does Care Access' have a health care assessment to keep Members healthy?

Yes, all of our Care Access Members receive a unique value from our health care assessment plan. The Plan follows Member visits to their primary care doctors, and asks Members to help themselves stay healthy by filling out a health care assessment form that allows the Plan to track and monitor preventive care.

Is there a Prescription Drug Benefit?

Yes. Care Access Members can fill their prescription drug benefit at most all pharmacies all through

Miami-Dade, Broward and Palm Beach County. These include Members favorites, CVS, Walgreens, Wal-Mart and Publix, and Sedano's to name just a few.

Care Access' Members receive a prescription drug benefit up to \$100 per month or maximum (\$1,200) per year for prescription drugs; plus, \$100 per month for injectibles or intravenous medications, with a maximum (\$1,200) per year; plus, \$100 per month for allergy treatment with a maximum of (\$1,200) per year. Generic Drug co-pays are as low as \$7. As an added benefit, once the \$100 per month maximum is reached a Member receives a discount on all filled prescriptions.

How can I learn more about Care Access' Prescription Drug Benefit?

Each member receives a copy of the Prescription Drug Formulary with their new member welcome packet. It can also be downloaded from our website at: www.mycareaccess.com

Do you need a Social Security Number to Join the Plan?

No, CAHP accepts members regardless of immigration status. Individual coverage is based on an Application and questionnaire.

Can a new applicant get their existing physician to become a provider on the Plan?

Yes. Simply fill out the provider nomination when you sign up. The Form is on the back of the Provider Directory or download the Form from our Website and submit to Care Access. While we can't promise that a particular physician will choose to join Care Access and the physician will have to pass Care Access' requirements; Care Access has an open panel and will notify you if your physician becomes a provider.

How do I get Enrollment Materials?

All of our enrollment materials can be downloaded from our website or you can call our customer service.

