

Cover Florida helps YOU get insured

Cover Florida, a program offering low-cost health insurance, is targeted to Florida residents who wish to purchase meaningful health coverage but have been shut out of the private insurance market due to soaring costs.

“The Miami-Dade County Health Department is committed to improving access to affordable quality health care” stated Dr. Lillian Rivera, RN, MSN, Administrator Miami-Dade County Health Department.

Cover Florida plans meet standards for quality of care and access to care. Enrollees have access to the company’s existing comprehensive network of providers and are provided information in plain language on policy benefit coverage, benefit limits, and cost-sharing requirements. Enrollment materials also provide a clear representation of what is not covered in the plan.

Each Cover Florida plan includes coverage for the following:

- Preventive health services, including immunizations, annual health assessments, well-woman and well-care services, and preventive screenings such as mammograms, cervical cancer screenings, and noninvasive colorectal or prostate screenings.

- Incentives for routine preventive care.

- Office visits for the diagnosis and treatment of illness or injury.

- Office surgery, including anesthesia.

- Behavioral health services.

- Durable medical equipment and prosthetics.

- Diabetic supplies.

- Prescription drug benefit coverage.

In addition to the above, plans providing catastrophic coverage also provide for:

- Hospital emergency care services.

- Urgent care services.

Outpatient facility services, outpatient surgery, and outpatient diagnostic services.
Cover Florida plans are guaranteed issue and are available to all Floridians ages 19-64 who have been without insurance for at least 6 months. Certain exceptions apply for the 6-month exclusion, including immediate enrollment for those who have lost insurance coverage due to job loss or divorce, or who have become ineligible for Medicaid or the State Children's Health Insurance Program (SCHIP) due to no longer meeting income requirements.

For more information, please visit www.CoverFloridaHealthCare.com.



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During the 2008 legislative session, Governor Crist and legislators worked to secure unanimous approval of the Cover Florida Health Care Access Program. This legislation makes affordable health coverage

available to 3.8 million uninsured Floridians through a comprehensive market-based strategy.

Cover Florida allows insurers to create innovative health insurance products that are affordable and guaranteed to Floridians who have been without insurance for at least six months, or who are recently unemployed – even if there are pre-existing health conditions. The coverage is voluntary for both individuals and for employers, and employees can even take their coverage with them if they change jobs.

Cover Florida gives uninsured Floridians the opportunity to take charge of their own preventive health care. Cover Florida benefit options include a robust set of benefits, such as coverage for preventive services, screenings, and office visits, as well as office surgery, urgent care, prescription drugs, durable medical equipment, and diabetic supplies.

No tax dollars were required to create the Cover Florida health insurance plans. Instead, six private insurance companies have partnered with the State of Florida to offer affordable health insurance coverage. It may be exactly the health insurance you have been looking for.

Plans for Miami-Dade County

Blue Cross Blue Shield of Florida

Toll-free Phone Number -
1-877-872-6580
Web Site – www.bcbsfl.com

United Healthcare

Toll-free Phone Number -
1-800-809-9831
Web Site - www.coverflorida-uhc.com

Medica Health Plan of Florida

Toll-free Phone Number -
1-866-260-5278
Web Site -<http://www.mhpfl.com/>

Total Health Choice

Toll-free Phone Number -
(305)408-5825 within Miami-Dade County;
1-800-213-1133 outside Miami-Dade County;
1-800-955-8771 TDD
Web Site - <http://www.totalhealthchoiceonline.com/>

JMH Health Plan

Toll-free Phone Number -
1-800-721-2993
Web Site - www.jmhhp.com/



For uninsured children under age 19, there is the state's children's health insurance program – **Florida KidCare**.



For information on Florida KidCare please call 1-888-540-5437 or visit www.floridakidcare.org

The Miami-Dade County Health Department is committed to improving access to affordable quality health care. Please visit us at www.dadehealth.org or you may call us at 305-324-2400.

Miami-Dade County
HEALTH DEPARTMENT
www.dadehealth.org

