

Frequently Asked Questions

I have just become eligible for Medicare. When can I enroll?

You become eligible on the first day of the month of your 65th birthday or when declared eligible for Medicare due to disability. You can enroll three months before, the month of or three months after your Medicare Part A and Part B coverage starts. If your birthday is the first day of the month, you are eligible on the first day of the prior month. If you do not sign up for Medicare when you are 65, you may pay a penalty for signing up at a later time. For more details, go to **CarePlusHealthPlans.com** or **www.medicare.gov**.

Can I get additional help with my plan decisions from my family or friends?

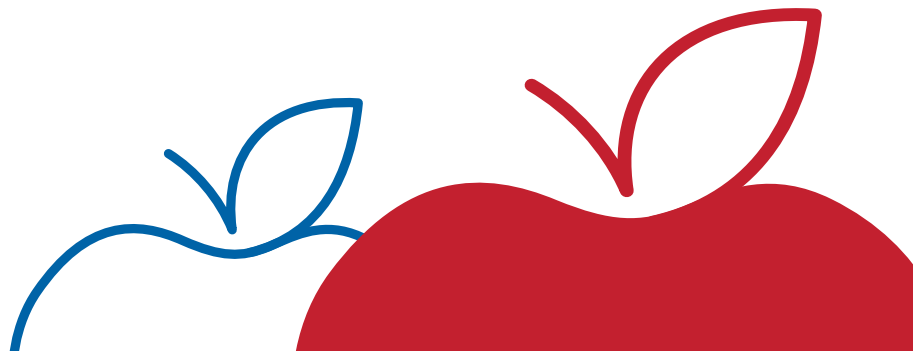
Many people trust someone else to help with healthcare matters. For instance, a spouse, sibling, grown child or close friend may help you talk with us about your insurance plan, keep track of your benefits and claims, or help answer healthcare questions.

We can share your information with this person, but you will need to read and sign a consent form (Consent for Release of Protected Health Information), allowing us to do so. This form allows CarePlus to share your health plan information with someone who is assisting you with your benefits. You can choose to complete the consent form when you enroll or after you enroll. A consent form may be obtained at **CarePlusHealthPlans.com** or by contacting the Member Services number listed on the back of your Member Identification (ID) Card.

Can CarePlus end my membership in one of its health plans?

CarePlus must end your membership if you:

- No longer have Medicare Part A and Part B.
- Move out of your service area.
- Are away from our service area for more than six months.
 - If you move or take a long trip, you need to call Member Services (number listed on the back of your Member ID card) to find out if the place you are moving or traveling to is in our plan's service area.
- Become incarcerated (go to prison).
- Are not a United States citizen or lawfully present in the United States.
- Lie about or withhold information about other insurance you have that provides prescription drug coverage.
- Intentionally give us incorrect information when you are enrolling in our plan and that information affects your eligibility for our plan. (We cannot make you leave our plan for this reason unless we get permission from Medicare first).
- Continuously behave in a way that is disruptive and makes it difficult for us to provide medical care for you and other members of our plan. (We cannot make you leave our plan for this reason unless we get permission from Medicare first).





Do I need to show my red, white and blue Medicare card when I visit the doctor?

No. You will get a CarePlus Member ID Card to take to your doctor visits. However, it is a good idea to keep your Original Medicare card together with your new CarePlus Member ID Card.

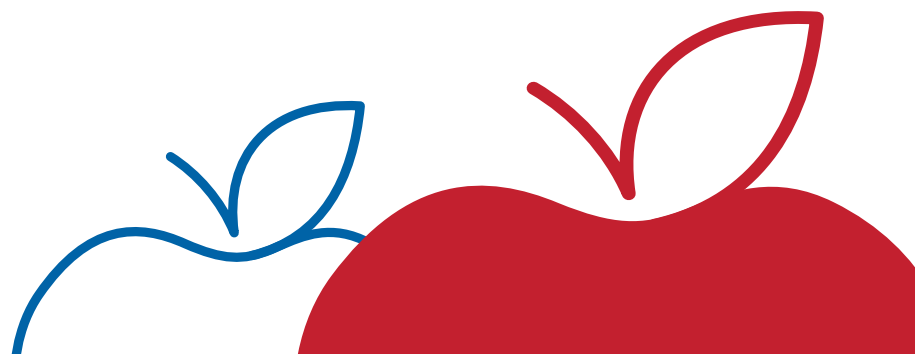
What should I do if I need prescriptions filled before I receive my ID card?

If you need to fill a prescription after your coverage begins, but before you receive your CarePlus Member ID Card, take a copy of your "Temporary Proof of Enrollment" to any in-network pharmacy.

I am concerned about costs. Can I get extra help paying for my CarePlus plan coverage?

People with limited incomes may also qualify to get Extra Help paying for their Medicare Prescription Drug costs. To see if you qualify for Extra Help, call **1-800-MEDICARE (1-800-633-4227)**; TTY users should call **1-877-486-2048**, 24 hours a day, seven days a week. You can also call the Social Security Administration at **1-800-772-1213**; TTY users should call **1-800-325-0778**, between 7 am to 7 pm, Monday through Friday, or Serving Health Insurance Needs of Elders (SHINE) program offered by the Florida Department of Elder Affairs and the local Area Agency on Aging at **1-800-963-5337**. They are open from 8 a.m. to 5 p.m.; Monday through Friday. TTY users should call **711**. Or you can apply for Extra Help online at **www.socialsecurity.gov**.

CarePlus is an HMO plan with a Medicare contract. Enrollment in CarePlus depends on contract renewal.



IMPORTANT!

At CarePlus, it is important you are treated fairly.

CarePlus Health Plans, Inc. does not discriminate or exclude people because of their race, color, national origin, age, disability, sex, sexual orientation, gender identity, or religion. Discrimination is against the law. CarePlus complies with applicable Federal Civil Rights laws. If you believe that you have been discriminated against by CarePlus, there are ways to get help.

- You may file a complaint, also known as a grievance, with:
CarePlus Health Plans, Inc. Attention: Member Services Department.
11430 NW 20th Street, Suite 300. Miami, FL 33172.
If you need help filing a grievance, call **1-800-794-5907 (TTY: 711)**. From October 1 - March 31, we are open 7 days a week, 8 a.m. to 8 p.m. From April 1 - September 30, we are open Monday - Friday, 8 a.m. to 8 p.m. You may always leave a voicemail after hours, Saturdays, Sundays, and holidays and we will return your call within 1 business day.
- You can also file a civil rights complaint with the **U.S. Department of Health and Human Services**, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at **U.S. Department of Health and Human Services**, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, DC 20201, **1-800-368-1019, 800-537-7697 (TDD)**.

Complaint forms are available at <https://www.hhs.gov/ocr/office/file/index.html>.

Auxiliary aids and services, free of charge, are available to you. 1-800-794-5907 (TTY: 711)

CarePlus provides free auxiliary aids and services, such as qualified sign language interpreters and written information in other formats to people with disabilities when such auxiliary aids and services are necessary to ensure an equal opportunity to participate.

Language assistance services, free of charge, are available to you. 1-800-794-5907 (TTY: 711)

Español (Spanish): Llame al número arriba indicado para recibir servicios gratuitos de asistencia lingüística.

繁體中文 (Chinese): 撥打上面的電話號碼即可獲得免費語言援助服務。

Tiếng Việt (Vietnamese): Xin gọi số điện thoại trên đây để nhận được các dịch vụ hỗ trợ ngôn ngữ miễn phí.

한국어 (Korean): 무료 언어 지원 서비스를 받으려면 위의 번호로 전화하십시오.

Tagalog (Tagalog – Filipino): Tawagan ang numero sa itaas upang makatanggap ng mga serbisyo ng tulong sa wika nang walang bayad.

Русский (Russian): Позвоните по номеру, указанному выше, чтобы получить бесплатные услуги перевода.

Kreyòl Ayisyen (French Creole): Rele nimewo ki pi wo la a, pou resewva sèvis èd pou lang ki gratis.

Français (French): Appelez le numéro ci-dessus pour recevoir gratuitement des services d'aide linguistique.

Polski (Polish): Aby skorzystać z bezpłatnej pomocy językowej, proszę zadzwonić pod wyżej podany numer.

Português (Portuguese): Ligue para o número acima indicado para receber serviços linguísticos, grátis.

Italiano (Italian): Chiamare il numero sopra per ricevere servizi di assistenza linguistica gratuiti.

Deutsch (German): Wählen Sie die oben angegebene Nummer, um kostenlose sprachliche Hilfsdienstleistungen zu erhalten.

ગુજરાતી (Gujarati): નિઃશુલ્ક ભાષા સહાય સેવાઓ પ્રાપ્ત કરવા માટે ઉપરોક્ત નંબર પર કોલ કરો.

ภาษาไทย (Thai): โทรติดต่อที่หมายเลขด้านบนนี้เพื่อรับบริการช่วยเหลือด้านภาษาโดยไม่เสียค่าใช้จ่าย.

Diné Bizaad (Navajo): Wóda'í béésh bee hani'í bee wolta'ígíí bich'í' hódíílnih éí bee t'áá jiik'eh saad bee áká'ánída'áwo'déé nika'adoowól.

العربية (Arabic):

الرجاء الاتصال بالرقم المبين أعلاه للحصول على خدمات مجانية للمساعدة بلغتك