

# What People on Medicare Need to Know About PRIVATE FEE-FOR-SERVICE PLANS

*Advantra Freedom 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.*

Advantra Freedom 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 Advantra Freedom coverage in place of Medicare. This gives your provider the right to choose whether or not to accept Advantra Freedom terms and conditions of payment for treating you. Providers have the right to decide if they will accept Advantra Freedom each time they see you. This is why you must show your Advantra Freedom ID card every time you visit a health care provider.

If your provider agrees to Advantra Freedom's terms and conditions of payment

If your provider decides to accept the Advantra Freedom plan, they must follow our plan's terms and conditions for payment. They must thereafter bill Advantra Freedom for those services. However, providers have the right to decide if they will accept Advantra Freedom each time they see you.

If your provider does not agree to Advantra Freedom's terms and conditions of payment

A provider may decide not to accept Advantra Freedom's terms and conditions of payment. If this happens, you will need to find another provider that will. You may contact us at 1-866-386-2330, TDD: 1-866-386-2335, M-F, 8:00 a.m. – 10:00 p.m., ET 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 Advantra Freedom'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 Advantra Freedom 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 Advantra Freedom, please call our Customer Service department at 1-866-386-2330, TDD: 1-866-386-2335, M-F, 8:00 a.m. – 10:00 p.m., ET.

