



AvMed Contract Expiration **Frequently Asked Questions**

- **What changes have taken place with AvMed that impact my patient relationship with Women's Care Florida?**

Our mission of providing effective, affordable, and high-quality women's health care medical services to the community we serve is one we take very seriously, and it is dependent on receiving acceptable contractual terms from all insurances.

Unfortunately, despite months of good faith efforts, we have not been able to agree to terms with AvMed, and our contract with them expired at 12:01 a.m. on August 1, 2018.

- **What does Women's Care Florida recommend that I do?**

We recommend you:

- Voice your displeasure with our nonparticipating status by calling AvMed Member Services at the number located on the back of your insurance card.
 - Contact your employer's human resources department to discuss this situation.
 - Verify the *Out of Network* benefits available under your AvMed Plan. This termination may result in higher out-of-pocket expenses to you, depending on the type of plan you are enrolled in. You can verify these benefits by calling AvMed Member Services at the number located on the back of your insurance card.
 - Call your physician's office if you need any help.
- **What happens if I am pregnant?**
If you were seen by a Women's Care Florida obstetrician before August 1, 2018, standard health-plan process will allow us to continue your obstetrical care as an in-network provider regardless of your trimester.

- **What happens if I am in an active course of treatment?**
If you are currently going through an active course of treatment that will require a procedure or surgery after July 31, 2018, Women's Care Florida will submit a request on your behalf to AvMed for what is called "Continuity of Care." Approval from AvMed will allow for the service(s) to be covered as in-network. If your need help, please contact your physician's office.
- **Will I be able to continue my care with Women's Care Florida?**
Please note, if you are insured through the State of Florida (group #120100) and your AvMed ID card has the PHCS logo located on the bottom right corner, we can continue to provide you with services, as we are participating with PHCS. If you are under an AvMed health plan with out-of-network benefits, we may be able to continue to provide care to you, but this may result in higher out-of-pocket expenses.
- **How much will it cost me to be out of network?**
Out-of-network costs vary by health plan and employer benefits. We recommend that you call AvMed Member Services at the number listed in the back of your ID card to ask about out-of-network benefits that are available to you.
- **Do I have to reschedule my next appointment?**
Depending on specific out-of-network benefits and your financial responsibility as a patient, you may want to reschedule your appointment.
- **Is Women's Care Florida going to have a contract with AvMed in the future?**
Please know that we have done everything we can to reach agreement with AvMed on a new contract and that we will always welcome future contract discussions with them. Your input to AvMed and to your employer is greatly appreciated.

We enjoy the privilege of caring for you. Thank you for entrusting us with your health care! We consider it an honor and wish to continue our relationship, if at all possible.

Please continue to visit www.womenscarefl.com
or call your provider's office for updates.