

FHCP Triple Option FAQ

What is Triple Option? – Triple Option is an FHCP health plan made up of three individual networks. Triple Option plans provide members the greatest access to health care services at three levels of cost-sharing.

What doctors can I see?

Option 1 – The first level of coverage offers members FHCP’s HMO network which provides access to over 9,000 local providers. When you select a physician, hospital, health care facility, or service provider within the FHCP HMO contracted network, you take advantage of lower co-pays, lower deductibles and co-insurance, free preventive care, and no balance billing.

Option 2 – The second level of coverage offers members access to physicians covered under FHCP’s Expanded Provider Network (EPN). This network includes physicians in Volusia, Flagler, Seminole, Brevard, and St. Johns counties as well as access to a vast nationwide network of physicians. Option 2 includes access to Florida Blue’s BlueCare providers in Florida, outside of FHCP’s five county service area. Option 2 also includes access to Florida Blue’s BlueCard® providers nationwide outside of Florida. When using physicians from the FHCP EPN (including BlueCare and BlueCard® networks) you will be responsible for co-pays, deductibles, and co-insurance, but not subject to any balance billing.

Option 3 – The third level of coverage allows members to see non-contracted, non-participating health care providers outside the FHCP HMO or EPN networks. When you see a provider under this option, you will be responsible for higher deductibles, higher co-insurance and the charges may be subject to balance billing (the portion of non-participating provider/hospital fees that are more than FHCP’s allowable charges).

Do I have to choose an option? – No. When your plan becomes effective you will have open access to providers in all three options (networks).

How do I find doctors that take Triple Option?

Option 1 providers can be located at FHCP.com - <https://fhcp.healthtrioconnect.com/public-app/consumer/provdir/entry.page>

Option 2 providers within our 5-county service area can be found at FHCP.com - <https://fhcp.healthtrioconnect.com/public-app/consumer/provdir/entry.page>

► When outside of Volusia, Flagler, Seminole, Brevard and St. Johns counties, but within the State of Florida, you can access BlueCare providers at FHCP.com - <https://www.fhcp.com/our-provider-network/outside-service-area-coverage/> by clicking on the appropriate region of the State map.

► Outside the state of Florida Triple Option members can access BlueCard® providers. The list of national providers can be found through FHCP.com - https://provider.bcbs.com/app/public/#/one/city=&state=&postalCode=&country=&insurerCode=BCBSA_I&brandCode=BCBSANDHF&alphaPrefix=&bcbsaProductId

Option 3 providers are not compiled into a single listing. You may self-refer to Option 3 providers which includes non-contracted, non-participating licensed health care providers nationwide. Prior authorization (pre-certification) requirements for certain services will apply when using Option 3 providers.

Do I need to choose a PCP?

You will not be required to select a Primary Care Physician from our Provider Directory. However, depending on which option your selected PCP is in, your copays and out of pocket costs may be higher.

Do I need a referral to see specialists?

No, Triple Option gives you more choice with no referrals required. Please note, certain services must have prior authorization based on medical necessity and must be approved by FHCP prior to receiving services.

What hospitals can I use?

A list of Option 1 participating hospitals can be found at FHCP.com -

<https://fhcp.healthtrioconnect.com/public-app/consumer/provdir/search.page?isEntry=entry&startRow=0&provType=H>

Hospitals outside of FHCP's Option 1 network will be billed as Option 3 (without prior authorization by FHCP).

What pharmacies can I use?

Triple Option members have access to FHCP Members-only Pharmacies located in Volusia, Flagler, Seminole, Brevard, and St. Johns counties. You may also use FHCP's Mail-order service to have medications delivered to your home or post office box with no shipping costs. Triple Option also has an expanded pharmacy network that includes Walgreen's pharmacies nationwide.

If I have an emergency out of the area, do I need to look for a hospital or urgent care that takes Triple Option?

No, FHCP coverage travels with you and includes all emergency and urgent care facilities worldwide. Emergency and urgent care services do not require prior authorization.

Do Emergency services cost more away from home?

When you travel inside or outside of the United States you are always covered for urgent and emergency care, billed at the Option 1 FHCP in-network HMO level. You can travel with confidence, knowing that FHCP emergency coverage travels with you and if needed, your coverage will be billed at your regular plan rates, just as if you were still here at home.

Do I need prior authorization (pre-certification) for certain services?

While this is an open access plan, certain services must have prior authorization based on medical necessity and must be approved prior to receiving services. Examples of non-emergency services that require prior authorization include (not limited to) hospital confinements (including partial hospitalization), home health care, skilled nursing care, all other admissions for extended care, outpatient surgical procedures, and outpatient rehabilitative services.

Can I cover family members that don't live with me?

Yes, if you have qualified dependents, such as children in college or dependents that otherwise live away from home, we encourage you to enroll in Triple Option which includes non-emergency coverage out of the area.

Do deductibles, coinsurance and annual maximums add together across all three options?

No. When you choose physicians, providers, or hospitals, you pay a portion of your medical expenses through separate deductibles and coinsurance for each option, based on which network the provider is covered under. Triple Option deductibles, coinsurance and annual maximums are separate from each other, and do not cross-accumulate.