

## **What *People on Medicare* need to know about Private Fee-for-Service plans.**

Today's Options 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, an HMO, a PPO, or a Medicare Supplement plan.

Today's Options gives you the ability to choose your healthcare provider. However not all providers may accept this plan, even Medicare providers may not accept this plan. If you choose our plan, it is very important that you notify all of your providers before they provide services to you. This gives your provider the right to choose whether or not to accept the Today's Options terms and conditions of payment for treating you. Providers have the right to decide if they will accept this plan each time they see you. This is why you must show your Today's Options ID card every time you visit a healthcare provider.

### **If your provider agrees to Today's Options terms and conditions of payment**

If your provider decides to accept Today's Options, they must follow our terms and conditions for payment and bill Today's Options for those services. However, providers have the right to decide if they will accept this plan each time they see you. If they choose to provide services, they may not bill you. They must bill Today's Options for your covered healthcare services. You must pay the appropriate co-pays or coinsurance at the time of service and Today's Options will pay your provider 100% of the Medicare allowable.

### **If your provider does not agree to Today's Options terms and conditions of payment**

A provider may decide not to accept our terms and conditions of payment. In this situation, you will need to find another provider that will. You may also contact us for assistance to locate another provider in your area willing to accept our plan's terms and conditions of payment. If your provider declines to accept Today's Options terms and conditions of payment, they should not provide services to you except for emergencies.

For more information about PFFS plans see Beneficiary Qs & As at CMS's website

<http://www.cms.hhs.gov/PrivateFeeforServicePlans/>. If you have questions about the plan, please call 1-800-996-8867; TTY 1-800-777-9083, 8 AM – 8 PM, 7 days a week.

Today's Options is a Medicare-approved Medicare Advantage plan offered through American Progressive Life & Health Insurance Company of New York and Pyramid Life Insurance Company, members of the Universal American family of companies. Today's Options contracts with the Federal government.

A Medicare Advantage Private Fee-for-Service plan works differently than a Medicare supplement plan. Your doctor or hospital is not required to agree to accept the plan's terms and conditions, and thus may choose not to treat you, with the exception of emergencies. If your doctor or hospital does not agree to accept our payment terms and conditions, they may choose not to provide healthcare services to you, except in emergencies. Providers can find the plan's terms and conditions on our website at [www.todaysoptions.com](http://www.todaysoptions.com).

## **What *Healthcare Providers* need to know about Private Fee-for-Service plans**

Today's Options 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 an HMO, a PPO, or a Medicare supplement plan.

A beneficiary who enrolls in a Medicare Advantage PFFS plan is free to use any provider willing to treat the enrollee and accept our plan's terms and conditions of payment. You can view our terms and conditions of payment by visiting our website at [www.todaysoptions.com](http://www.todaysoptions.com) or contact us. Enrollees must inform you, before obtaining services from you, that they have purchased Today's Options for their Medicare coverage. This gives you the right to choose to accept our plan enrollees. You have a right to make that choice each time service is needed by a Today's Options enrollee. You do not have to sign a contract to see Today's Options enrollees.

### **If you decide to accept Today's Options terms and conditions of payment**

Your agreement to our plan's terms and conditions of payment is inherent in your decision to treat a Today's Options enrollee. If you decide to treat our enrollee, you will be subject to our plan's terms and conditions of payment and must bill Today's Options for covered services. After your patient pays the copayment and coinsurance, Today's Options will pay 100% of Medicare allowable. However, you have the right to decide, on a patient-by-patient and visit-by-visit basis, whether to treat our enrollees.

### **If you decide not to accept Today's Options terms and conditions of payment**

If you decide not to treat a Today's Options enrollee, you should not provide services to the enrollee, except for emergencies.

If you choose to provide services, then you have by default agreed to our terms and conditions of payment and you must bill Today's Options for covered healthcare services. You must collect from the enrollee only the appropriate Today's Options co-pays or coinsurance at the time of service.

We will follow CMS requirements for timely payment of claims. For information about our billing requirements, visit our website at [www.todaysoptions.com](http://www.todaysoptions.com).

For more information about PFFS plans, see Provider Qs & As at CMS's website <http://www.cms.hhs.gov/PrivateFeeforServicePlans/>. If you have questions about our plan, please call Provider Relations 1-866-568-8921.