

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

The Any, Any, Any<sup>®</sup> (PFFS) Plan 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.

The Any, Any, Any<sup>®</sup> (PFFS) Plan 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 the Any, Any, Any<sup>®</sup> (PFFS) Plan coverage in place of Medicare. This gives your provider the right to choose whether or not to accept the Any, Any, Any<sup>®</sup> (PFFS) Plan terms and conditions of payment for treating you. Providers have the right to decide if they will accept the Any, Any, Any<sup>®</sup> (PFFS) Plan each time they see you. This is why you must show your Any, Any, Any<sup>®</sup> (PFFS) Plan ID card every time you visit a health care provider.

## **If your provider agrees to the Any, Any, Any<sup>®</sup> (PFFS) Plan terms and conditions of payment**

If your provider decides to accept the Any, Any, Any<sup>®</sup> (PFFS) Plan, they must follow our plan's terms and conditions for payment. They must thereafter bill the Any, Any, Any<sup>®</sup> (PFFS) Plan for those services. However, providers have the right to decide if they will accept the Any, Any, Any<sup>®</sup> (PFFS) Plan each time they see you.

## **If your provider does not agree to the Any, Any, Any<sup>®</sup> (PFFS) Plan terms and conditions of payment**

A provider may decide not to accept the Any, Any, Any<sup>®</sup> (PFFS) Plan's terms and conditions of payment. If this happens, you will need to find another provider that will. You may contact us at 1-866-690-4842, 8 AM to 11 PM Eastern, November 15 through March 31, 7 days a week, and 8 AM to 9 PM Eastern, April 1 through November 14, Monday through Friday 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 the Any, Any, Any<sup>®</sup> (PFFS) Plan'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 the Any Any, Any<sup>®</sup> (PFFS) Plan 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 website <http://www.cms.hhs.gov/PrivateFeeForServicePlans/>. If you have questions about the Any, Any, Any<sup>®</sup> (PFFS) Plan, please call our Member Services department at 1-866-690-4842, 8 AM to 11 PM Eastern, November 15 through March 31, 7 days a week, and 8 AM to 9 PM Eastern, April 1 through November 14, Monday through Friday. TTY users should call 1-800-617-0177.

A Medicare Advantage organization with a Medicare contract.