



Dear Health First Health Plans and AdventHealth Advantage Plans Brokers,

I hope this email finds you and your office teams well.

As you may have heard, Health First Health Plans and AdventHealth Advantage Plans recently announced we are sunsetting Commercial Insurance (Large Group, Small Group and Third-Party Administrator) products and will no longer offer these products for 2022 and beyond.

**Health First Health Plans and AdventHealth Advantage Plans will continue to offer Medicare and Individual insurance products throughout Central Florida.**

Health First Health Plans and AdventHealth Advantage Plans remain ready to assist their Commercial Insurance members with their healthcare coverage needs during this period of transition. **Please note, there is no impact to members in their current coverage year.** Letters are being mailed this week notifying employers and members, giving them their 180-day notice that November 2021 will be the final Commercial renewals. Once the business selects a new insurance provider, they will work with their employees to complete the paperwork necessary for new coverage.

As your offices will likely receive questions, we wanted to provide you with information regarding this decision.

**Why are Health First Health Plans and AdventHealth Advantage Plans sunsetting Large Group and Small Group Insurance Plans?**

Like all health insurance providers across the country who have dutifully served their members, the technology which was "leading edge" 25 years ago is now obsolete. Our teams recognized the need to improve their technology platform and evaluated many options. After identifying the magnitude and costs of undertaking a technological revolution for the health plan, we connected with +OSCAR to create a new path forward. Health First Health Plans and AdventHealth Advantage Plans have entered into an Administrative Services Agreement with +OSCAR beginning January 1, 2022, which will provide enhanced technology solutions for Medicare and Individual members. As part of this agreement, many of the support functions required to run a health plan will also transition to +OSCAR. Today, +OSCAR's technology only focuses on Medicare and Individual insurance products.

**What does this mean for the Large Group and Small Group insurance plans – and won't this increase the cost of insurance for my customers?**

As we sunset Large Group and Small Group products, our goal is to provide a seamless transition as businesses select a new insurance company. Health First is working closely with other insurance companies to create plans which will be compatible with current Health First Health Plans product offerings for businesses in Brevard. Our goal of working with other insurance providers is to offer similar benefits, a physician network and pricing. We are hopeful these agreements will be completed this summer and allow businesses the opportunity to avail themselves to these options.

**Can current businesses renew early to continue to have Health First Health Plans and AdventHealth Advantage Plans coverage for one more year?**

It has been Health First Health Plans' and AdventHealth Advantage Plans' honor to serve businesses – and we must continue to do what we believe is in the best interest of our

members. As Health First Health Plans and AdventHealth Advantage Plans implement the Administrative Services Agreement and transition the support functions effective January 1, 2022, it will be difficult to service our members in the manner to which they are accustomed. In the best interest of the members and our customers, we will not accept early renewals for Large Group and Small Group businesses.

**Are Health First Health Plans and AdventHealth Advantage Plans closing?**

No. Health First Health Plans and AdventHealth Advantage Plans are evolving their product offerings to focus on Medicare and Individual products for our members. The licenses, provider network and population health functions are going to continue to be locally led, as we are delegating support functions such as claims, enrollment, and customer service to +OSCAR. This will allow Health First Health Plans and AdventHealth Advantage Plans to focus their efforts on continuing their mission of improving the wellness and health of those we serve.

If you have any questions, please do not hesitate to contact our Broker Services Team.

Sincerely,

Matt Gerrell  
CEO, Health First Health Plans

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