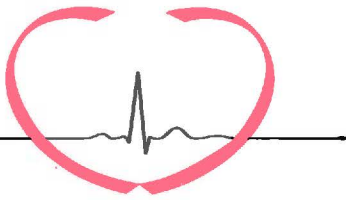


Clearwater Cardiovascular



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October 17, 2016

To our Medicare Advantage Plan patients,

For over 40 years Clearwater Cardiovascular Consultants (CCC) has been proud to serve the cardiovascular care needs of our Medicare patients and we hope to have the privilege of serving you well into the future.

The 2017 Medicare open enrollment period began on October 15, 2016. As many of our patients have chosen to participate in Medicare Health Plans we want to make you aware of the plans with which CCC will participate in 2017. Unfortunately, some of the marketing information for Medicare Health Plans can be confusing which may make it difficult for you to determine the plans with which we participate.

Our practice continues to participate with traditional Medicare and all Medicare supplement plans. The following is a list of 2017 Medicare Health plans with which physicians of CCC WILL participate:

- Aetna Medicare Premier Plan
- Coventry Summit Ideal HMO Plan
- BlueMedicare Regional PPO (Regional PPO) (R5826-005-0)
- BlueMedicare PPO (PPO) (H5434-002-0)
- All Humana Gold Plus Plans
- All HumanaChoice Plans
- All Humana Gold Choice Plans
- All AARP MedicareComplete underwritten by UnitedHealthcare
-

We want to make sure you know WE WILL NOT be participating in the following 2017 Medicare Health plans:

- BlueMedicare Preferred HMO (HMO) (H2758-006-0)
- BlueMedicare Preferred HMO POS ((HMO-POS))H2758-008-0)
- All CarePlus Health Plans
- All Simply Healthcare Plans
- All Optimum Health Care Plans
- All Wellcare Health Plans
- All Freedom Health Plans
- All Sunshine Health Plans

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Clearwater

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Bardmoor

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You should be aware the Florida Blue's BlueMedicare Preferred HMO Plans noted above have very narrow physician networks which do not include many of the physicians on the medical staff of Morton Plant Mease Hospitals. Our review indicates that the BlueMedicare Preferred HMO Plans include less than 30% of physicians that are included in Florida Blue's other Medicare Plans.

In marketing the new BlueMedicare Preferred HMO plan, we do not believe Florida Blue is appropriately advising Medicare beneficiaries of the plan's very narrow network of physician providers and that many of the physicians included in the plan are not on the medical staff of Morton Plant. The current Florida Blue website¹ that Medicare beneficiaries can visit to see which physicians are participating in the various Medicare Advantage Plans can be difficult to use and, thus, difficult to understand.

You should also know that if you enroll in the new BlueMedicare Preferred HMO being offered by Florida Blue, you will be required to change your current CCC cardiologist and you may be required to change your other physicians who are on the staff of Morton Plant Mease hospitals. As a result, hospital services they provide to you may need to be performed at hospitals outside of the Morton Plant Mease system.

Although in calendar year 2017 CCC cardiologists will not be participating providers in the Florida Blue BlueMedicare Preferred HMO, we will continue to participate in the traditional Medicare, Medicare Supplements and the Medicare Advantage Plans listed on the first page of this letter.

If you have any questions about CCC's Medicare plan participation please contact our offices at the numbers listed below.

Thank you for the privilege in providing your cardiovascular care.

Sincerely,

The Physicians of Clearwater Cardiovascular Consultants

1 (<https://medicare.websales.floridablue.com/sbu/advantage-plans>)