RECEIVING CARE AWAY FROM HOME

Extended Stays
(Away From Home Care® Program)

If you will be in a different service area for at least 90 consecutive days, the Guest Membership program may provide ongoing access to the care you need. Here’s how it works:

1. Before you or a covered dependent leave, call the customer service number on your member ID card to see if a participating HMO is in the area where you’ll be staying.

2. If a participating HMO is in the area where you will be going (called a Host HMO), Florida Blue HMO will work with you to complete a Guest Membership application. The application will be mailed to you for signature. After you sign, date and return the application, Florida Blue HMO will forward it to the host HMO in your destination location.

3. The Host HMO will provide you with a member ID card, a primary care physician (you may be asked to choose your own primary care physician), and details on how your coverage and benefits work in the Host HMO service area.

4. When you need medical care, you call the primary care physician located in the Host HMO service area.

5. Coverage is limited to 6 months for the policy holder and up to 12 months for dependents, with annual renewal.

You won’t have to complete a claim form, and you’ll only have to pay for your usual out-of-pocket expenses, which may include non-covered services, deductible, copayment and coinsurance. (Please note that these payment amounts may be different from those required by Florida Blue HMO. The Host HMO will communicate this information to you upon acceptance of your Guest Membership application.)

Coverage includes:
- Families Apart: Available to spouses and dependents living outside the Florida service area.
- Students: Available to dependents away to school.
- Long Term Travelers: Available to members with dual residences or long-term work assignments.

The following states DO NOT HAVE AFHC:
- Alabama
- Alaska
- Iowa
- Idaho
- Kansas
- Maryland
- Mississippi
- Montana
- West Virginia
- Nebraska
- North Dakota
- Oregon
- South Dakota
- Tennessee
- Utah
- Vermont
- Washington
- Wyoming

Keep in Mind:
- Guest Membership is a temporary courtesy enrollment in a Host HMO that enables members who are living away from home to receive a comprehensive range of benefits, including routine & preventive services.
- Guest must follow the Host HMO plan benefits, which may differ from the Home HMO plan.
- There are no prescription benefits under the AFHC program, therefore you must use your Florida Blue ID for all prescriptions.
- AFCH is not applicable to Medicare crossover in any situation.
- Policy holder must have a Florida address in order to enroll in an AFHC Host plan.