Miami-Dade Blue
Premium Assistance Process Flow

Process flow diagram:

LIP Funds Allocated for PAP → AHCA Transfer funds to Fiscal Agent (HFSF) → OCHP Develops Qualification Criteria for PAP → Educate/Market PAP to Public with Open Enrollment Activity (approx 2 weeks) → FQHC prescreens client for PAP and client completes application → **Qualify for PAP**

- **Qualify for PAP** — NO → Client Informed of decision
- **Qualify for PAP** — YES → FQHC forward list of qualified to HFSF → BCBSF Agent completes insurance prescreen → **Pass Insurance Prescreen**

- **Pass Insurance Prescreen** — NO → BCBSF Agent provides options
- **Pass Insurance Prescreen** — YES → BCBSF Agent will complete application → HFSF will forward Full Binder Payment to BCBSF Agent → BCBSF Agent will forward electronic application with Binder Payment → **Pass Medical Underwriting**

- **Pass Medical Underwriting** — NO → Client may be referred to non-PAP Plan
- **Pass Medical Underwriting** — YES → Client Enrollment would begin 1st, 8th, 15th or 23rd of month → Client is billed for share of monthly premium → Client would forward monthly premium to lockbox → **Payment Cleared**

- **Payment Cleared** — YES → HFSF forward Monthly Premium to BCBSF → Process Repeats until Termination
- **Payment Cleared** — NO → 31-45 days Soft Cancellation Period → **Payment Cleared**
  - **Payment Cleared** — YES → HFSF forward Monthly Premium to BCBSF
  - **Payment Cleared** — NO → BCBSF Terminates Coverage and Client Terminated from PAP → FQHC notified of available PAP slot

Legend:

AHCA – Agency for Health Care Administration
HFSF - Health Foundation of South Florida
OCHP – Office of Countywide Healthcare Planning
PAP – Premium Assistance Program
FQHC – Federally Qualified Health Center
BCBSF – Blue Cross and Blue Shield of Florida