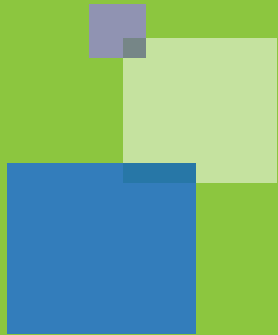




All About WellCare



WellCare's Medical Management Approach

Improving medical outcomes. Reducing costs.

Preventive Care – Early detection and prevention of health issues promotes a higher quality of care and assists in reducing costs.

Outpatient and Inpatient Care – Physicians are encouraged to work with members to provide care within the appropriate health care setting, to reduce unnecessary emergency room visits.

Management Team Experience

WellCare's management team possesses the understanding and knowledge to successfully implement managed care programs. Many are board certified in a variety of health care disciplines, which allows them to manage a broad range of health care issues more efficiently.

The team brings a disciplined approach to the operation of government-sponsored health care plans and fosters a culture that emphasizes open communication with provider partners.

Provider Manual

For additional information on these and other topics, please refer to WellCare's Provider Manual. The manual should be used as a reference source as it describes requirements and processes for administering our plan as outlined in our provider agreement. For a copy, visit www.wellcare.com.



All About WellCare



Who is WellCare?

WellCare, through its subsidiaries, is a leading provider of managed care services dedicated to government-sponsored health care programs, focusing on Medicaid and Medicare. We operate a variety of health plans for families, children, the aged, blind or disabled as well as prescription drug plans and pay fee-for-service plans. WellCare is headquartered in Tampa, Florida. Our associates serve more than 2.3 million members nationwide.

Since 1985, it's been our mission to enhance our members' health and quality of life by partnering with health care providers and government organizations to provide quality, cost-effective health care solutions. Together, we build an environment of CARE to make it all possible:

- C** – Customer service through a well established and financially sound corporate infrastructure;
- A** – Affordable plans working to make the most of members' Medicare or Medicaid coverage;
- R** – Reliable and responsible partners, including a provider network of more than 22,000 physicians; and
- E** – Education and preventive care programs for improving members' health and wellness.

WellCare's Products

Our products are designed to offer enhanced benefits to our members as well as cost-sharing alternatives. These products allow flexibility and offer a distinct set of benefits to fit member needs. Please refer to the state-specific Quick Reference Guide for product information. For a copy, visit www.wellcare.com or contact our Customer Service department. Below is a list of our products.

Medicaid

We provide health plans to participants in the federal Supplemental Security Income (SSI) program for the aged, blind and disabled and the Temporary Assistance to Needy Families (TANF) program for low-income families with children. We provide members with access to the entire continuum of care, resulting in healthier members and cost savings for government payors.

State Children's Health Insurance Programs

Under Medicaid, we participate in State Children's Health Insurance Programs (SCHIPs), providing health plans for infants, children and teens. These programs focus on preventive care such as vaccinations, "well child" checkups and prescription drug coverage.

Medicare – Coordinated Care

Our networked, or coordinated care, plans ensure members' access to comprehensive care with additional benefits that go beyond traditional Medicare. These additional benefits include lower co-payments as well as hearing, vision and dental care. Members are also given more options with prescription drug coverage and may choose a WellCare health plan with a built-in drug benefit.

Prescription Drug Plans

WellCare offers stand-alone Part D prescription drug plans (PDPs) with low premiums and low co-pays. The plans are available nationwide. Our current suite of products includes plans with zero deductible as well as plans offering generic drug coverage in the "donut hole."

Private Fee-for-Service

WellCare offers Private Fee-for-Service (PFFS) plans that allow members to see any Medicare-eligible physician or facility that agrees to accept WellCare's terms and conditions of payment. PFFS plans are in place of Original Medicare and may include enhanced dental, vision and hearing coverage and Part D prescription drug coverage.

Focus on Provider Network

WellCare's network of providers is the lifeline of its managed care business. The Plan strives to form mutually beneficial relationships with its providers. Provider partners benefit from the Plan's solution-oriented and efficient approach. Most importantly, WellCare recognizes the vital relationship between a member and a primary care physician. Their collaboration is critical to ensuring that members make the most effective use of managed care. WellCare is dedicated to selecting providers that truly partner with WellCare members to ensure the delivery of high-quality health care.

The Benefits of Partnering with WellCare

Financially Responsible and Reliable

- Financially stable and established company;
- Prompt claims payments;
- Solid, long-term growth for diverse product lines; and
- Continual upgrades of operational and technological platforms.

Exceptional Service

- **Provider Hotline** – offers prompt and knowledgeable response to operational inquiries; calls are consistently reviewed to enhance turnaround times and efficacy; the hotline is properly staffed to handle peak time call volume.
- **Web-based Access** – provides eligibility and co-pay information, claims status and other functions to reduce administrative burden.
- **Provider Relations Representatives** – located in regional field offices near the provider community.
- Supplies risk-management data, allowing providers to service members more efficiently.

