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# Quick Reference Guide

Wellpoint Florida Essential

2025 individual health insurance marketplace plans

## Types of individual health plans

We are offering *Affordable Care Act (ACA)*-compliant health plans in 2025, including HMO plans in Bronze, Silver, Gold, and Catastrophic metal categories. These plans will be offered for purchase on and off-exchange for members in 24 counties in Florida.

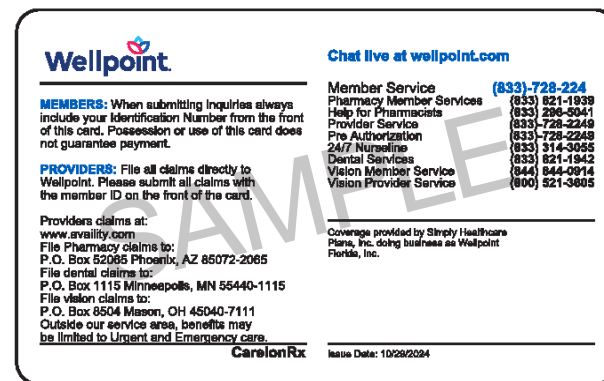
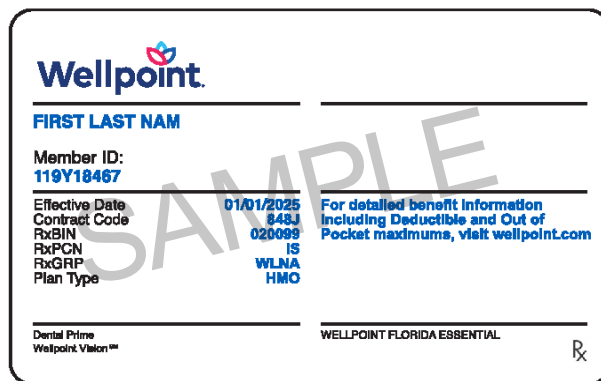
Wellpoint Florida Essential plans	Location
Bronze 7500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives) Standard	ON/OFF Exchange
Silver 5000 (\$0 Virtual PCP + \$0 Select Drugs + Incentives) Standard	ON/OFF Exchange
Gold 1500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives) Standard	ON/OFF Exchange
Catastrophic 9200 (+ Incentives)	ON/OFF Exchange
Bronze 6000 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	ON/OFF Exchange
Bronze 5500 Adult Dental/Vision (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	ON/OFF Exchange
Bronze 5500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	ON/OFF Exchange
Gold 1400 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	ON/OFF Exchange
Gold 800 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	ON/OFF Exchange
Silver 1850 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	ON/OFF Exchange
Silver 3500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	ON/OFF Exchange
Silver 3500 Adult Dental/Vision (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	ON/OFF Exchange
Gold 800 Adult Dental/Vision (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	ON/OFF Exchange

## Member ID card samples and tips

The following cards are samples only. Actual cards include information specific to the member's health plan and may look slightly different:

- The network at the bottom right corner will show Wellpoint Florida Essential.
- No alpha prefixes are necessary for these plans.

Remember to use Payor ID WLPNT to ensure correct routing when submitting claims through **Availity.com**.



## Health insurance marketplace/ACA plan contact information

**Provider Call Center: 833-476-1459**, 8 a.m. to 5 p.m. ET

**Provider UM: 833-531-2232**, 8 a.m. to 5 p.m. ET, Monday through Friday, closed weekends and legal holidays

**Prior authorizations:** Interactive care reviewer (ICR) through **Availity.com**

**Claims mailing address:**

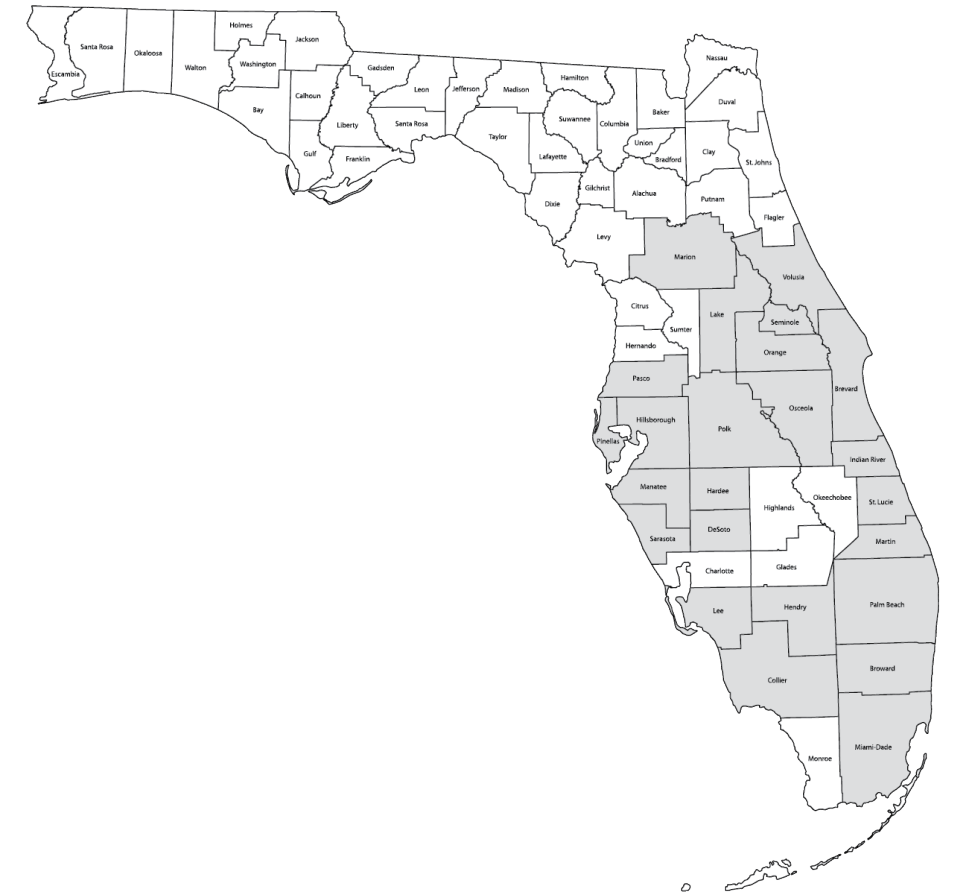
Wellpoint  
P.O. Box 105187  
Atlanta, GA 30348-5187

## PCP assignments:

- All Wellpoint Florida Essential plans will require a PCP selection.
- Members who do not select a PCP or enroll through **healthcare.gov** will be assigned an in-network PCP when they enroll.
- Members can change their PCP immediately by calling the member services number on the back of their ID card or texting through the Sydney App.
- For the claims to be processed as in-network, members must see the PCP listed on the card or another provider in their group and/or covering physician under the same tax ID.
- Members who visit a PCP not assigned to them may be responsible for their bill.

## Individual healthcare coverage map by county

**Counties include:** Brevard, Broward, Collier, DeSoto, Hardee, Hendry, Hillsborough, Indian River, Lake, Lee, Manatee, Marion, Martin, Miami-Dade, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Sarasota, Seminole, St. Lucie, and Volusia.



## Referrals:

- All plans are open access, meaning members do not require referrals to see a specialist.

## Vendor contact information

Service	Vendor	Vendor Telephone
Behavioral health services	Carelon Behavioral Health, Inc.	844-375-7215
Chiropractic/acupuncture services	American Specialty Health Group, Inc. (ASH)	800-972-4226
Dermatology	Dermatology Network Solutions (DNS)	844-222-3535
Home health, home infusion and durable medical equipment (DME)	Integrated Home Care Services, Inc. (IHCS)	844-215-4264
Laboratory services	LabCorp	800-877-5227
Pharmacy benefit manager	CarelonRx, Inc.	833-235-2030
Podiatry	Podiatry Network Solutions (PNS)	844-222-3939
PT/OT/ST therapy services	Health Network One, Inc. (HN1)	888-550-8800
Vision services	EyeMed	800-521-3605
Dental services	UniCare	833-821-1942
Radiology, cardiovascular, musculoskeletal, rehabilitation, sleep, medical oncology, radiation oncology, and genetic testing authorizations	Carelon Medical Benefits Management, Inc.	833-529-8775

## Out of network:

- Prior authorizations are required to pay for out-of-network services other than urgent or emergent care.
- Completion of covered services may be allowed at an in-network benefit and reimbursement level with an out-of-network provider for a period of time, according to contractual, regulatory, and accreditation requirements when necessary to complete a course of treatment and to arrange for a safe transfer to an in-network provider or facility.



For more information about requirements, benefits, and services (including the most recent full version of the provider manual), visit our website at [wellpoint.com/fl/provider/welcome-individual-commercial](https://www.wellpoint.com/fl/provider/welcome-individual-commercial).