IMPORTANT NOTICE FROM BEAR VALLEY MEDICAL CLINIC!

MEDICARE INSURANCE CHANGES THAT MAY EXTENSIVELY AFFECT MANY OF YOU EFFECTIVE JANUARY 1, 2027.

HAVE YOU MADE YOUR MEDICARE INSURANCE AND DRUG PLAN SELECTION YET? YOU ONLY HAVE UNTIL DECEMBER 7TH TO CHOOSE!

Dear Valued Patients,

We want to provide you with an important update about changes to Medicare Advantage insurance plans in Southern Oregon. These changes will have a significant impact on our community and on how you receive care at Bear Valley Medical Clinic (BVMC). We know this news may be stressful, and we want to share what we know, explain your options, and help you prepare for these changes as best we can.

We have confirmed that the following Medicare Advantage plans will no longer be available in our area beginning January 1, 2027:

- WellCare / Health Net Medicare Advantage
- Regence Medicare Advantage
- United Medicare Advantage
- These Medicare Advantage Plans will automatically default to Original Medicare on 1/1/26

-We are not contracted with Aetna or Atrio, but you can still stay with BVMC as a cash pay patient.

<u>What are your options for continuing care at BVMC?</u>

OPTION 1: Original Medicare, *WITH OR WITHOUT* supplemental coverage. However, choosing an additional drug plan now is important!

**** This would be the easiest, and most likely cost effective option to stay with BVMC.****

Important: Original Medicare does not mean every appointment is free. With Medicare, you will owe 20% of medical costs, a deductible, copay, and/or coinsurance for your visit. Depending on your coverage and the services provided, you may have an amount due at the time of your appointment. Before changing your coverage, please confirm your eligibility, enrollment rights, premiums, and potential out-of-pocket costs with Medicare or a qualified Medicare counselor.

OPTION 2: AllCare Advantage

BVMC will continue to accept AllCare Advantage. If you are considering AllCare Advantage, please verify that the specific plan is available to you and review its benefits, provider network, prescription coverage, and costs before enrolling.

OPTION 3: Keep your current Medicare Advantage insurance of Atrio or Aetna, but would be self-pay appointments with Bear Valley Medical Clinic.

If you decide to keep an insurance plan that BVMC does not accept or contract with, you may contact our office to ask whether you can continue appointments on a self-pay basis. For patients who keep Aetna or Atrio, this may be an option to discuss with us. Under a self-pay arrangement, BVMC would not bill your insurance for these appointments, and you would be responsible for the applicable charges. Please contact our office before scheduling so we can explain availability, fees, and payment arrangements. Do not assume your insurance company will reimburse you for self-pay appointments.

Understanding Medicare: What do Parts A, B, C, and D mean?

- **Medicare Part A — Hospital Insurance:** Helps cover inpatient hospital stays, skilled nursing facility care, hospice, and certain home health services.
- **Medicare Part B — Medical Insurance:** Helps cover doctor visits, outpatient services, preventive care, and certain medical equipment. Part B has a monthly premium, and deductibles, copay, and coinsurance may apply.
- **Medicare Part C - Medicare Advantage:** Offered by private companies approved by Medicare, these bundle Part A, Part B, and usually Part D into a single plan, often adding extra benefits like dental and vision.
- **Medicare Part D — Prescription Drug Coverage:** Helps pay for eligible prescription medications obtained through a pharmacy. This coverage can generally be purchased through a separate prescription drug plan if you have Original Medicare.

Medicare Supplement — Medigap

A Medicare Supplement policy (Medigap) is an optional additional insurance that helps pay certain out-of-pocket costs associated with Original Medicare such as deductibles, copay, and coinsurance. It is different from Medicare Advantage and is not a replacement for Medicare Parts A and B. Choosing the right coverage depends on your healthcare needs, budget, prescription medications, preferred providers, and eligibility for different plans.

Good news about Medicare Supplement plans: BVMC accepts all Medicare Supplement (Medigap) plans. You do not need to worry about which supplemental insurance company or plan BVMC is contracted with. We encourage you to explore supplemental coverage and a Part D prescription drug plan, as appropriate for your circumstances, to help manage your healthcare and medication expenses.

Important dates and where to get help:

Medicare Open Enrollment runs from October 15 through December 7, 2026. This is an important time to review available plans and make changes for the upcoming year. If your Medicare Advantage plan is ending or will no longer be offered to you, you may qualify for a Special Enrollment Period. In certain plan nonrenewal situations, Medicare allows changes from December 8 through the last day of February. Your eligibility and exact enrollment rights depend on your situation, so please confirm your deadline rather than assume it applies automatically.

We know that getting help with insurance decisions may be more difficult this year, especially when deciding which drug coverage plan to choose.There are local Insurance Brokers you can call to get additional information and guidance. You can contact Medicare directly at 1-800-633-4227 or visit https://www.medicare.gov/. Free Medicare counseling is available through Oregon's Senior Health Insurance Benefits Assistance (SHIBA) program.SHIBA: 1-800-722-4134 Website: https://shiba.oregon.gov. You can also contact Oregon Senior Solutions at 541-301-4506 for more information on your options or to schedule an in-person appointment. They are a local company that can provide a face to face meeting.

We encourage you to begin exploring your options as soon as possible. Please do not wait until the end of the year to find out whether your current coverage will allow you to continue care at BVMC.

We can continue seeing you under your current Medicare Advantage Plan until December 31st, 2026. Please contact us if you would like to schedule an appointment before the end of the year. We are more than happy to take care of any medical needs you have while you still have your current coverage.

***An important request regarding your Primary Care Provider**

We ask patients who have Original Medicare with or without a supplemental plan to select Daniel Tibbits as their Primary Care Provider through Medicare's voluntary alignment process.

***Please see additional attachment with instructions through Medicare.gov.

Please contact our office if you have questions about this request or need clarification on the information we need to verify your coverage.

When contacting us or scheduling appointments, please have your Medicare, Social Security Number, and insurance information available. We will explain how to provide the necessary information securely so we can verify your coverage.

A message from the BVMC family:

These changes will be difficult for our entire community. We understand that healthcare coverage is personal, that many of you have ongoing medical needs, and that changes to your insurance can create uncertainty about where you will receive care.

Please be patient with our staff as we work through this transition. We care for many patients with complex medical needs, and the administrative and financial demands of these changes may require us to manage appointment times carefully so we can help as many patients as possible.

Our goal is to continue serving our community while working within the coverage and resources available to our clinic. We will do our best to answer your questions, explain our accepted insurance plans, and help you understand the options available for continuing care.

Thank you for trusting Bear Valley Medical Clinic with your healthcare. We appreciate you, your families, and the community we are privileged to serve.

Warm regards,

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