

Recently Kootenai Health made the difficult but necessary decision to cancel its contract with Humana for Medicare Advantage, effective April 1, 2023. Unfortunately, the Humana Medicare Advantage plan has one of the highest rates of claim denials at Kootenai Health. When claims are incorrectly denied, they must be reviewed and resubmitted to the insurance provider a second time. This causes unnecessary delays, requires extra staff member time, and creates a significant administrative burden that adds additional costs that impact everyone.

Here are some things you need to know if you currently have a Humana Medicare Advantage plan: Because of this change, you can change to a different plan up until March 31, 2023.

Q: What will this change mean to me?

A: After March 31, 2023, Kootenai Health and Kootenai Clinic providers will be considered “out of network” for Humana Medicare Advantage. This means you will have to pay higher costs to receive care from Kootenai Health or Kootenai Clinic providers.

Q: Can I switch to a different plan that is contracted with Kootenai Health?

A: Yes, if you want to change to a different Medicare Advantage plan that is contracted with Kootenai Health, you can do that up until March 31, 2023.

Q: How do I switch plans?

A: The best place to start is by talking to an insurance broker. He or she can review your needs and help you choose a different plan that works for you.

Q: What other plans does Kootenai Health contract with?

A: Kootenai Health has contracts with the following Medicare Advantage plans:

- Blue Cross of Idaho (<https://medicare.bcidaho.com/plan-information/ma-plans-overview.page>);
- PacificSource (<https://www.pacificsourcemembersfirst.com/medicare>)
- Regence (<https://www.regence.com/medicare/plans>)
- United Healthcare (<https://www.uhc.com/medicare/shop/medicare-advantage-plans.html>)
- Aetna (<https://www.aetna-medicareadvantage.com>)

Q: Is there a way for me to compare plans?

A: If you are comfortable with on-line resources, the Centers for Medicare and Medicaid Services also has a plan comparison tool you might find helpful. It can be found at: <https://www.medicare.gov/plan-compare>



Q: Is there a plan Kootenai Health recommends?

A: Because every person's situation is different, no single plan is the best for everyone. It's best for you to talk to a broker who understands your budget and needs to choose a plan that is right for you. Kootenai Health is a member of Kootenai Care Network, which has contractual relationships with Blue Cross of Idaho, Regence of Idaho, and PacificSource Health plans, each with a focus on preventive care and other programs designed to ensure high-quality, low-cost care.

Q: What if I am in the middle of a course of treatment?

A: Kootenai Health and Kootenai Clinic will be glad to continue your care without interruption. Humana will allow your care to continue under its plan but we do not yet know the impact to your Humana benefits after March 31. To make sure you do not become responsible for higher payments, we suggest considering a plan that is in the Kootenai Care Network.

Q: Is there someone at Kootenai Health who can help answer my questions?

A: Kootenai Health has created a couple of different ways you can reach out with our questions.

- Visit KH.org/Humana
- Email HumanaQuestions@KH.org
- Call (208) 625-5559 to leave a message. Your call will be returned as soon as possible.

Kootenai Health has a long history of providing quality, compassionate health care in northern Idaho. We apologize for any inconvenience this change may cause. We sincerely hope that you will be able to find new coverage with one of Kootenai Health's contracted plans and look forward to continuing to meet your health care needs for many years to come.