



Medicare Advantage

IMPORTANT NOTICE OF OUT-OF-NETWORK COVERAGE FOR CIGNA MEDICARE ADVANTAGE PLANS STARTING APRIL 1, 2025

In June 2024, Piedmont Healthcare began working with Cigna on a contract renewal for the Cigna Medicare Advantage plan. Unfortunately, they were unable to reach a resolution. Therefore, the agreement with <u>Cigna's Medicare Advantage (MA) plan</u> will end March 31, 2025, which applies to all Piedmont hospitals and physicians in the Piedmont Clinic. *This includes Piedmont Cancer Institute*.

Beginning *April 1, 2025* Piedmont Cancer Institute PC will be **out-of-network** for **all Cigna Medicare Advantage (Healthsprings, TrueChoice, Premier)** health plan members.

What does this mean for you?

As our relationship with you is very important, we want to make sure that you are aware that there is currently an Medicare Advantage **open enrollment period** available that allows you to change your Medicare Advantage plan. You can choose another Medicare Advantage plan including those that we contract with or you can choose traditional Medicare Part B coverage. You can, of course, choose not to make any changes and stay with the Cigna plan without in-network coverage for Piedmont Cancer Institute and/or Piedmont Healthcare. **The open enrollment period ends March 31, 2025.**

Who does Piedmont Cancer Institute PC and Piedmont Healthcare participate with in 2025?

Traditional Medicare Part A/B	Clover Health	Pruitt Health Premier
Aetna	Clear Spring Health	Sonder
Anthem MediBlue (BCBS)	GA Health Advantage/American Health	United Healthcare
Caresource Dual Advantage	Humana	Wellcare

What else do I need to know?

We have a FAQ document you can ask for at the front desk, visit our website at www.piedmontcancerinstitute.com or you can go to www.piedmont.org/CignaMA or use their call center at 1-800-675-2186 for additional information.

We understand these disruptions can be frustrating. We will continue to share new information as we receive it.

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Termination of Cigna's Medicare Advantage Plan FAQs

Beginning April 1, 2025, Piedmont Cancer Institute PCI will be out-of-network for all <u>Cigna</u> *Medicare Advantage Health* (Healthsprings, TrueChoice, Premier) plan members.

1. How does this impact my relationship with Piedmont Cancer Institute and/or my Piedmont Healthcare physicians?

This termination affects Piedmont Cancer Institute and Piedmont Healthcare hospitals and physicians who are in the Piedmont Clinic as well as services provided at freestanding and joint venture ambulatory surgery centers, home health, and home infusion.

2. If you would like to switch your Medicare Advantage plan to an in-network insurance option for Piedmont Cancer Institute or a Piedmont Healthcare provider, how do I make this change?

We are currently in a **Medicare Advantage Open Enrollment** period. Because of this, you can select a **new plan before March 31, 2025** – we currently participate in multiple Medicare Advantage plans and Traditional Medicare Part B.

Traditional Medicare Part B - Clover Health - Pruitt Health Premier

Aetna - Clear Spring Health - United Healthcare

Anthem MediBlue (BCBS) - GA Health Advantage/American Health - Wellcare

Caresource - Dual Advantage Humana

3. I am a patient is in the midst of ongoing medical treatment that includes services from Piedmont Cancer Institute or Piedmont Healthcare. Do I need to find another healthcare provider?

If you are in the midst of ongoing medical treatment please <u>contact Cigna (number on back of your card) or go to MyCigna.com (complete form)</u> and verify if your treatment will be covered under <u>continuity of care (COC) benefits</u>, which typically would allow patients to continue <u>receiving treatment from PCI and be covered by Cigna for a **specific period of time they set**.</u>

Once the period ends and we are still considered out-of-network, you may need to change your care to an in-network provider.





Termination of Cigna's *Medicare Advantage Plan* FAQs Continued

4. What if I choose to stay with Cigna Medicare Advantage?

For **HMO Plan Patients**: For patients with an HMO plan, coverage may be impacted for non-emergent care. To verify if non-emergent services are covered by your Cigna MA HMO plan, patients should call Cigna with questions. All hospital emergency care for patients with an HMO plan will be covered at in-network benefits. At Piedmont Cancer Institute, you may be considered self-pay for services after March 31, 2025, and receive a self-pay estimate and be responsible for services rendered.

For PPO Plan Patients: For patients with a PPO plan, you can continue receiving care at Piedmont Cancer Institute utilizing <u>out-of-network benefits</u>, which are often not as good as innetwork benefits and may have a higher deductible/copay. Prior authorization for medical services is still required. Patients should call Cigna with questions. All hospital emergency care for patients with an PPO plan will be covered at in-network benefits.

Continuity of Care (COC): For patients who are undergoing ongoing medical treatment should contact Cigna and verify if their medical condition is covered under continuity of care benefits, which would allow patients to continue receiving treatment from Piedmont Cancer Institute and be covered by Cigna at the same in-network level for a specific period they set. Once the allotted time ends and we are still considered out-of-network, you may need to change your care to an in-network provider.

5. What if I would like to switch my plan to an in-network option for Piedmont Cancer Institute or Piedmont Healthcare?

Medicare Advantage Open Enrollment currently runs through **March 31, 2025.** Because of this, you are able to select a new plan at this time. For more information, call Medicare at 1-800-MEDICARE (1-800-633-4227) or go to https://www.medicare.gov/plan-compare/

6. What other Medicare Advantage plans are contracted with Piedmont Cancer Institute or Piedmont Healthcare?

To learn which plans your Piedmont physician participates in, search for your Piedmont Cancer Institute physician on care.piedmont.org and review the list of insurance coverages on their profile.



