October 15, 2024

Dear Patient,

Thank you for choosing University of Vermont Health Network for your care. We want to be sure you can continue receiving the high-quality care you've come to expect from us by providing you with information about your insurance coverage options.

Beginning January 1, 2025, patients with health insurance that considers UVM Health Network hospitals and providers out-of-network will undergo a review process before being able to schedule an appointment. This review process might result in requiring patients to:
- pay out-of-pocket at the time of service; and/or
- coordinate approval with the patient's insurance company.

To learn more, visit uvmhealth.org/coverageFAQ.

For Medicare-eligible individuals, now is the time to select a Medicare insurance plan for 2025. We understand that choosing a health care plan is one of the most important decisions you will make all year.

As you research your health insurance options, we ask that you please make sure that UVM Health Network is in-network with your selected insurance plan.

We strive to work collaboratively with insurance companies in our region so that our patients have greater choice in health insurance plans. However, some plans do not include UVM Health Network hospitals or providers in their network. In these instances, even if you have an "out-of-network" benefit, we may not receive full compensation for all the services we provide.

If you are a patient impacted by the announcement that UVM Health Advantage (offered through MVP Healthcare) will no longer be offered in Vermont, we are sorry for any inconvenience. We are honored that you have trusted us with your care and we hope you will continue to remain in our UVM Health Network community through an in-network insurance plan. UVM Health Advantage is still available in certain northern New York counties and is accepted by UVM Health Network hospitals and providers.

We accept original Medicare (parts A and B). _If you select a Medicare Advantage plan or private insurance, please contact your insurance provider to confirm in-network coverage for UVM Health Network._

To explore your health plan options, these resources may be helpful:

- **Medicare.gov**
- State health insurance marketplaces:
  - **Vermont Health Connect**, info.healthconnect.vermont.gov, 1-800-250-8427
  - **New York State of Health**, nystateofhealth.ny.gov, 1-855-355-5777

At this time, UVM Health Network accepts the following Medicare Advantage plans. Please note that these insurers may have _certain_ plans that do not include UVM Health Network hospitals and providers (e.g., WellCare) or do not cover all services offered by UVM Health Network (e.g., mental health). It's best to confirm coverage with your insurance company before choosing a Medicare Advantage plan or scheduling an appointment.

Insurance	Accepted by these UVM Health Network Hospitals and Providers:
Aetna	Accepted by all UVM Health Network hospitals and providers
CDPHP / CDPHN	Accepted by all UVM Health Network hospitals and providers
Empire BlueCross BlueShield (Anthem)	Accepted by Champlain Valley Physicians Hospital and providers, Elizabethtown Community Hospital and providers (Anthem patients may have in-network access with other UVM Health Network hospitals and providers through National BlueCross BlueShield networks)
Excellus BlueCross BlueShield	Accepted by Alice Hyde Medical Center and providers, Champlain Valley Physicians Hospital and providers, Elizabethtown Community Hospital and providers, UVM Medical Center and providers (Excellus patients may have in-network access with other UVM Health Network hospitals and providers through National BlueCross BlueShield networks)
Fidelis*	Accepted by Alice Hyde Medical Center and providers, Champlain Valley Physicians Hospital and providers, Elizabethtown Community Hospital and providers, UVM Medical Center and providers
Humana / Choice Care	Accepted by Alice Hyde Medical Center and providers, Champlain Valley Physicians Hospital and providers, Elizabethtown Community Hospital and providers
MVP / UVM Health Advantage**	Accepted by all UVM Health Network hospitals and providers
United Healthcare	Accepted by all UVM Health Network hospitals and providers
Vermont Blue Advantage (VBA) (BlueCross BlueShield VT)	Accepted by Central Vermont Medical Center and providers, Porter Medical Center and providers, UVM Medical Center and providers (VBA patients may have in network access with other UVM Health Network hospitals and providers through National BlueCross BlueShield networks)

* Fidelis Medicare Advantage plans are standardly labelled "WellCare by Fidelis", which is in-network with the partners listed above; whereas if the plan doesn't include the "Fidelis" label, then it is likely out-of-network and not accepted by UVM Health Network hospitals and providers.

**UVM Health Advantage is open for membership to residents of certain counties in New York. The plans are accepted by all UVM Health Network hospitals and providers.

UVM Health Network will always provide emergency care to anyone regardless of insurance coverage. Patients are also welcome to self-pay prior to or at the time of their health care appointments. If you need financial assistance with paying your bill, you may qualify for our Health Assistance Program. Learn more at uvmhealth.org/hap.

Caring for our patients is our number one priority. Thank you for trusting us with your care.

Sincerely,

Kelly Champney
Vice President, Managed Care Contracting
University of Vermont Health Network
Uvmhealth.org

P.S. We understand that choosing health insurance is an important decision. We aim to provide you with information to help you understand your choices.