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TOP STORY

State retirees' insurance coverage

Carle: No commitment to treat Aetna Medicare members without a contract

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Reporter

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CHAMPAIGN — No contract, no commitment.

That's Carle Health's current position on whether or not it will treat state retirees who enroll in the only health plan option the state is offering them for next year — an Aetna Medicare Advantage PPO plan.

“Due to the historical challenges in dealing with Aetna, Carle is not committing to see these Aetna Medicare Advantage PPO members without a contract,” said Dennis Hesch, Carle’s executive vice president and chief financial/strategy officer. “If Aetna offers a contract Carle feels is fair and protects Carle’s interest, Carle will treat these members.”

He went on to say that Carle strives to improve health “by providing highly accessible care and service, and is depending on Aetna to do the right thing for its Aetna Medicare Advantage PPO members.”

An Aetna official said Tuesday that Christie Clinic and OSF HealthCare are participating in-network providers for its Medicare Advantage plan for state retirees.

“As we stated before, Aetna will defer to Carle Foundation Hospital and Carle Physician Group to choose whether or not they will continue to see their patients once they are officially Aetna MA members,” said Rick Frommeyer, senior vice president of Aetna Group Retiree Solutions.

“We hope that Carle maintains their focus on the health and well-being of Illinois retirees by continuing to see them as patients as they do today,” he said. “We are looking forward to sitting down with state retirees in early November to address any concerns that they may have.”

State officials confirmed the selection of the Aetna Medicare Advantage PPO earlier this month as the one and only replacement for the UnitedHealthcare plan or any of the Aetna, Health Alliance or Humana HMO plans they may have for the current year.

In the past, Carle has provided care for state retirees in the UnitedHealthcare plan without having a contract with that insurer.

“It’s very unfortunate that Medicare-eligible state retirees in our communities have been, and likely will be, placed in a situation where they will have to find an out-of-network provider locally or travel outside the region due to the passive PPO offering and the lack of contracted providers offered,” Hesch said. “That said, we are evaluating our ability to support these passive PPO members and are exploring options.”

Under the “passive PPO” plan chosen by the state, Illinois retirees are being told it’s unlikely they’ll have to change their medical providers under the new plan.

“You’ll be able to use any doctor, hospital or specialist in or out of the Aetna Medicare Advantage network without paying more for out-of-network services, as long as the provider has accepted the plan and has not opted out or been excluded from Medicare,” says a notice for the state’s Total Retiree Advantage Illinois participants posted this month.

Hesch said Aetna and the state were aware that Carle Physician Group and Carle Foundation Hospital didn’t have a contract with the Aetna Medicare Advantage PPO before awarding Aetna the contract.

“The state and Aetna could have ensured that members were guaranteed more in-network options by awarding a contract to an insurer that had adequate in-network provider options or requesting Aetna actively work on a contract prior to awarding them the award,” he said.

“However, that does not appear to have occurred.”

Hesch said Carle cares deeply about its patients and the community.

“Insurance companies such as Aetna know the historical financial challenges not-for-profit health care providers like Carle are facing. Increasing labor expenses, escalating drug expenses, increased administrative burdens and higher supply costs are continuing to drive up the cost to care for sicker patients,” he said. “When there is a gap between the high-quality care delivered and the reimbursement for that care, patients suffer and providers shouldn’t be left alone to bear the weight of treating these patients with no contract and be forced to accept terms dictated by insurers.”

Meanwhile, OSF HealthCare “continues to be a participating provider in Aetna Medicare for all OSF entities,” said OSF spokesman Tim Ditman.

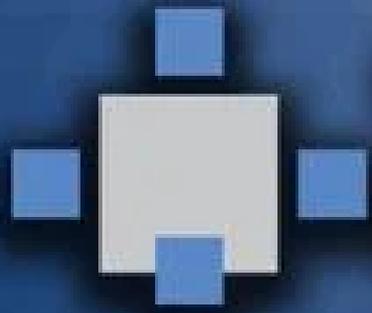
OSF is promoting that on Facebook.

“In the recent news of the shift in health insurance for state retirees, we wanted to remind the community that OSF HealthCare accepts Aetna Insurance and are looking forward to providing care for those who gave so much to our communities and state,” says a Sept. 15 post by OSF.



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