



## Aetna Medicare Advantage – Patient FAQ

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### 1. What is changing?

Beginning January 1, 2026, South County Health will no longer participate with Aetna Medicare Advantage for elective surgical and outpatient services.

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### 2. Does this affect Aetna Commercial plans?

No. Aetna Commercial plans are not affected by this change.

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### 3. What if I have a PPO plan or out-of-network benefits?

Patients with out-of-network benefits through PPO plans may still be able to use South County Health for elective services, but will be subject to higher out-of-network costs.

Please check your plan details in the letter you received from Aetna or call them at **1-833-570-6670**.

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### 4. Will I still be seen in the Emergency Department?

Yes. Aetna Medicare Advantage patients will continue to receive care in our Emergency Department (ED).

If an ED visit leads to an inpatient or observation admission:

- Services such as surgery, lab work, and imaging done during the hospital stay will still be covered.

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### 5. Does this affect Home Health services?

No. This change does not impact South County Health Home Health services. Home Health patients can continue their care as usual.

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## **6. Why is South County Health no longer in-network with Aetna Medicare Advantage?**

This decision is part of a larger national issue affecting many hospitals:

- Many health systems — including others here in Rhode Island — are facing similar disputes with various insurance companies due to recent changes these insurers have made within their Medicare Advantage products.
- Many insurance companies are making policy changes on their own that increase their profits but significantly reduce payments to hospitals.
- These changes make reimbursement levels unsustainable for hospitals.
- This puts more pressure on a healthcare system that is already strained.
- Aetna's Medicare Advantage policy changes have been widely criticized by hospitals and national healthcare organizations, including the American Hospital Association.

Accepting a new contract under these terms would make it difficult for South County Health to maintain high-quality services for the community.

We remain hopeful that Aetna may reverse these policies. If that happens, South County Health would welcome the chance to resume participating with Aetna Medicare Advantage.

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## **7. What can I do to keep my care in-network at South County Health?**

Patients have several options:

1. Take advantage of the Medicare Annual Enrollment Period, which remains open until December 7, to review alternative coverage options that would allow them to continue receiving care at South County Health in 2026.
2. Call 1-800-MEDICARE or visit [Medicare.gov](https://www.medicare.gov) for information about available plans.
3. For personalized, local support, our Patient Financial Advocates are available at 401-788-1383 to help patients understand their options and navigate next steps.
4. Call Aetna directly at 1-833-570-6670 and request the company reconsider its recent policy changes.