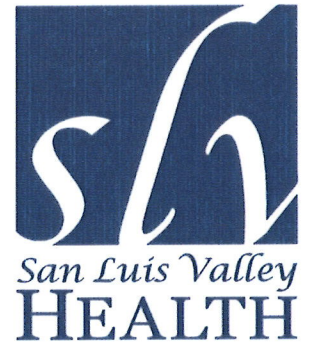


November 1, 2023



Dear Patient:

You might be seeing ads about Medicare Advantage plans and thinking about joining one. It's your choice, but San Luis Valley Health wants you to know **there could be downsides to picking a Medicare Advantage plan.**

Medicare Advantage is when you get your Medicare benefits from a private health insurance company, not directly from the government. These plans are meant to cover what regular Medicare covers, and some even offer extra things like limited dental and vision care.

The government has found that **some Medicare Advantage plans can make it harder for Medicare patients to get necessary medical care.** For example, some plans may require their approval before you can get a doctor-recommended service, or they might try to refuse coverage for something that regular Medicare would cover, which is against the law. You can learn more from a recent NBC news story available at <https://tinyurl.com/yqc7bxpg>.

Medicare Advantage plans may also reject paying your doctor or hospital for services you received, often because of their own strict rules. **San Luis Valley Health has seen these problems in our area.** We've had trouble getting approval for services ordered by our patients' doctors, and we've had claims denied or delayed. Even when we appeal, we don't often succeed. In general, we think these services would have been covered more easily under regular Medicare.

You can choose regular Medicare or a Medicare Advantage plan during "open enrollment" each fall (October 15 - December 7 in 2023). Medicare Advantage plans advertise a lot during this time and might look really appealing, but we want you to know there can be drawbacks. We're sending this letter to help you make an informed choice and avoid delays or denials in your care.

Every Medicare member should decide what coverage works best for them. For unbiased information about your Medicare options, you can call the Colorado Division of Insurance, State Health Insurance Assistance Program, at 1-888-696-7213 or visit the official Medicare website at www.medicare.gov.

As always, we remain committed to the health of our patients and our community. To reach San Luis Valley Health about this issue, contact, Tom Masterson, Director of Revenue Cycle at 719 587 5711.

Sincerely,

A handwritten signature in cursive script that reads 'Konnie Martin'.

Konnie Martin

Chief Executive Officer

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