



December 17, 2025

Dear Patients and Providers,

Baptist Health is committed to avoiding disruption in continuity of care and access to Baptist Health and its affiliated providers. We strive to maintain in-network agreements with insurance plans through proactive, open and timely negotiations. Baptist Health was successful in renewing contracts with most plans, but not all plans are aligned with our network's requirements and commitment to patient-centered care. Medicare participants have multiple options when it comes to their health insurance. While options can be good, not all Medicare Advantage plans are contracted with Baptist Health, which could limit a patient's access to Baptist Health.

Unfortunately, Aetna Medicare Advantage negotiations were unsuccessful with the parties reaching an impasse on multiple material items including Aetna's Level of Severity Inpatient Policy. **As a result, Aetna Medicare Advantage beneficiaries will be out of network for all of 2026.**

In an effort to keep you informed, we are providing a list of Medicare Advantage plans that are in network for 2026 with Baptist Health along with answers to some frequently asked questions.

**Medicare Advantage annual open enrollment begins on January 1 and ends March 31, 2026.** Contact your agent to review your options and select a plan that is right for you. In some cases, Medicare Advantage plans offered through Aetna allow access to Baptist Health although coverage differences and out-of-pocket responsibility could vary from in network plans. Patients with these plans should call Aetna or your agent to verify coverage and review any change in out-of-pocket expense before utilizing Baptist Health services.

If you have any questions call 1-888-BAPTIST.

Sincerely,

Baptist Health

**Baptist Health – Medicare Advantage Plans for 2026**

- updates will be posted at <https://www.baptist-health.com/>

The following plans are <b>OUT OF NETWORK</b> with Baptist Health:	
All Aetna Plans, including, but not limited to the plans below	
Aetna Medicare (PPO)	Aetna Medicare Dual (HMO D-SNP)
Aetna Medicare (HMO)	Aetna Medicare Dual (PPO D-SNP)
HealthSpring Total Care (HMO D-SNP)	Devoted (PPO)
HealthSpring (HMO)	Devoted (PPO C-SNP)
HealthSpring (PPO)	Devoted Dual (PPO D-SNP)
Primewell Medicare Advantage	

The following plans are **IN NETWORK** for 2026:

**All Essence Plans, including, but not limited to the plans below**

Essence Advantage (HMO)

Essence Advantage Choice (PPO)

**All Blue Cross Plans, including, but not limited to the plans below**

BlueMedicare (HMO)

BlueMedicare (PFFS)

**All Arkansas Health & Wellness / Wellcare Plans, including, but not limited to the plans below**

Wellcare (HMO-POS)

WellCare Dual (HMO-POS D-SNP)

Wellcare (PPO)

**All Humana Plans, including, but not limited to the plans below**

Humana Gold (PFFS)

Humana USAA Honor (Regional PPO)

Humana Gold Plus (HMO)

Humana USAA Honor (PPO)

Humana Gold (HMO-POS)

HumanaChoice (Regional PPO)

Humana Gold Plus (HMO-POS D-SNP)

HumanaChoice (PPO)

Humana Dual (PPO D-SNP)

HumanaChoice (PPO D-SNP)

HumanaChoice (PPO C-SNP)

**All Tribute Plans, including, but not limited to the plans below**

Arkansas Integrated Providers Dual (HMO D-SNP)

Tribute Select (HMO-POS I-SNP)

**All UnitedHealthcare Plans, including, but not limited to the plans below**

UnitedHealthcare Medicare Advantage (Reg PPO)

AARP Medicare Advantage (HMO-POS)

UnitedHealthcare Dual (PPO D-SNP)

AARP Medicare Advantage (PPO)

UnitedHealthcare Complete Care (PPO C-SNP)

UnitedHealthcare Complete Care (Reg PPO C-SNP)

**FAQ's: Baptist Health – Medicare Advantage Plans In-Network for 2026**  
***(Information current as of December 17, 2026)***

**Why is Baptist Health sending this notification?**

Baptist Health is committed to helping ensure any disruption in continuity of care is limited and knows that Medicare participants have multiple options when it comes to their health insurance, but not all plans are contracted with Baptist Health. We are providing a list of Medicare Advantage plans that, as of the date of this notice, are contracted with Baptist Health to be “in-network” for 2026.

**How might this affect me?**

If you have Original Medicare or a Medicare Advantage plan that is in-network for 2026, then you can continue to access Baptist Health and affiliated healthcare providers. If you choose a Medicare Advantage plan that does not contract with Baptist Health, in most cases, **starting January 1, 2026**, Baptist Health and affiliated healthcare providers will not be able to treat you except for emergent and urgent conditions. In some cases, your Medicare Advantage plan will request your care is transferred to another facility once you are stabilized.

**If I have a Medicare Advantage plan that is out-of-network with Baptist Health for 2026, will I still be able to see my doctor?**

If your doctor is a Baptist Health or Arkansas Health Group affiliated provider, you have 3 options:

1. Choose an in-network Medicare plan during Open Enrollment (more information provided below)
2. Pay for full cost of visit (starting January 1, 2026)
3. Transition your care to a new doctor that is in-network with your Medicare Advantage plan

**What plans are already contracted with Baptist Health or Arkansas Health Group to be in-network for 2026?**

For 2026, Baptist Health is already contracted to be in-network with the following:

Original Medicare – (800) 663-4227	Essence – (866) 509-5398
Blue Cross Blue Shield – (855) 591-9794	Humana – (888) 320-7791
Wellcare – (844) 480-0680	UHC – (877) 897-2234

**How do I switch to an in-network plan that my Doctor and Baptist participates in?**

There are several ways to switch. You may switch plans online, through an agent/broker, or by phone. We suggest calling your agent to discuss the best options for your health care needs.

**When is open enrollment?**

The Annual Open Enrollment Period is from October 15, 2025 to December 7, 2025. After this point, the next opportunity to change is during the Medicare Advantage Open Enrollment Period which is from January 1, 2026 to March 31, 2026.

## **What is the difference between the Annual Open Enrollment period and the Medicare Advantage Open Enrollment period?**

During the Annual Open Enrollment (***October 15, 2025 to December 7, 2025***), you can:

1. Switch from a Medicare Advantage Plan to Original Medicare (consider enrolling in a Medigap plan as well)
2. Switch from Original Medicare to a Medicare Advantage Plan
3. Switch from one Medicare Advantage Plan to a different Medicare Advantage Plan

During the Medicare Advantage Open Enrollment period (***January 1, 2026 to March 31, 2026***), you can:

1. Switch from a Medicare Advantage Plan to Original Medicare (consider enrolling in a Medigap plan as well)
2. Switch from one Medicare Advantage Plan to a different Medicare Advantage Plan

During the Medicare Advantage Open Enrollment period (***January 1, 2026 to March 31, 2026***), you cannot do the following:

1. Switch from Original Medicare to a Medicare Advantage plan.
2. Join a Medicare Prescription Drug Plan if you are in Original Medicare.
3. Switch from one Medicare Prescription Drug Plan to another if you are in Original Medicare.