

Astera Health Is No Longer in the Humana Medicare Advantage Plan Network



Frequently Asked Questions (FAQ)

1. Why is Astera Health no longer part of Humana's Medicare Advantage plan network?

Due to the significant administrative burden with Humana's requirements and their claims denial practices, Astera Health has chosen to no longer contract with Humana.

2. Can I still see my doctor?

Yes, but it may cost more. When your doctor is out-of-network:

- Your plan **might not cover the visit**, or
- You may have **higher out-of-pocket costs** if you stay with Humana.

Some Medicare Advantage PPO plans allow you to see out-of-network providers, but you'll usually pay more than if you stay in-network.

3. What if I'm in the middle of treatment?

You may qualify for **continuity of care**, which could allow you to continue seeing your provider for a limited time at in-network rates, especially if you're being treated for a serious condition (like cancer, pregnancy, or post-surgical care).

Contact your Medicare Advantage plan directly to ask about continuity of care exceptions.

4. Will I be notified about this change?

Yes. Your insurance plan is required to send you a written notice if a provider leaves the network mid-year, especially if you've seen that provider in the last 12 months.

5. What if I have an emergency?

Emergency care is always covered regardless of network status.

6. What are my other options?

You can:

- Request a continuity of care exception from your plan (if eligible).
- Explore other Medicare Advantage plans during an SEP or the Annual Enrollment Period (Oct 15 – Dec 7).
- Switch to Original Medicare (if eligible), possibly with a Medicare Supplement (Medigap) and Part D drug plan.
- Find another in-network doctor through your plan's provider directory.
-

7. How do I find an in-network doctor?

Call your plan or visit their website. They'll have a provider directory to help you find doctors, clinics, or specialists that are in-network. Please be mindful of potential needs for specialty services as many tertiary facilities around us do not contract with Humana which creates challenges with finding in-network specialty care.

8. Who can help me figure this out?

You're not alone. These resources can help:

- **Medicare:** 1-800-MEDICARE (1-800-633-4227)
- **State Health Insurance Assistance Program (SHIP):** Free, local help. Find yours at www.shiphelp.org – Minnesota Senior Linkage (800) 333-2433
- **Your health plan's member services** (check the number on the back of your insurance card)
- **Your provider's office**, for clarification or referrals
- **Contact local brokers to discuss options:** (Please note this is not an all-inclusive list as you may find additional brokers online)

Agency	Address	Notes
Klein Insurance (218) 631-1065	320 Jefferson St N, Wadena	Works with multiple carriers and types of Medicare plans
218 Insurance Partners, LLC (218) 631-1044	16 Dayton Ave SW, Wadena	Works with multiple carriers and types of Medicare plans
North Risk Partners (218) 454-7111	204 1st St SE, Wadena Offices in Brainerd also	Local agent experienced in Medicare enrollment
Strong Insurance (218) 430-0400	318 S Jefferson St, Wadena	Local agent experienced in Medicare enrollment

9. Why use a local broker?

- They know the Medicare Advantage plans available in your county—there are multiple Medicare Advantage plans offered in the Wadena County area.
- They offer no-cost service to you—they are compensated by the plan, not by you directly.
- They can compare plans side-by-side, help check if your doctors and medications are covered, and assist with enrollment during the enrollment period.

We're here to help.

If you're unsure what to do next, please don't hesitate to ask our office for guidance (218) 631-7498. We want to help you make the best choice for your care and coverage.