



July 6, 2023

Dear Patient:

According to our records you have health insurance coverage through **CareMore**. We are writing to inform you of an important change regarding your CareMore health Insurance coverage. We have been notified by CareMore that we will no longer be a participating provider in their network as of December 31, 2023. Furthermore, if a patient is new to Medicare, and contracts with CareMore, starting June 1, 2023, new CareMore patients will not be allowed to sign up with a CPC provider per the CareMore policy. This is because CareMore has chosen to narrow their network of providers and provide care in their own centers.

Because we will no longer be a participating provider, CareMore will no longer pay CPC for services rendered to its covered patients, unless a patient has out-of-network benefits and then the payment is minimal. Whatever CareMore does not pay will be the patient's responsibility to pay.

If you wish to remain as a patient of your current provider at CPC and receive insurance coverage for your care, you can choose to change your insurance to another payer. Medicare and Medicare Advantage Plans with whom CPC participates are the following:

- Traditional Medicare / Medigap plans
- Humana Medicare Advantage
- United Healthcare Medicare Advantage
- Anthem Medicare Advantage (not including CareMore)

As a subscriber to a Medicare Advantage plan, you are allowed to change your coverage each year between October 15th and December 7th, with your new plan becoming effective January 1st. If you have a Special Needs Plan or another qualified reason, you may have a longer window to change your coverage.

The following are resources who can assist you with information and procedures to make a change if you decide to explore this option. While the window to enroll begins October 15th, we recommend reaching out to these resources now to establish a relationship and to be added to their queue for assistance in the fall.

Christopher Lynch – Virginia's Health Insurance Agent, LLC. (www.vahealthagent.com)

Local Independent Agent, works with all health plans. In person, virtual and local appointments available.

Chris@VAhealthagent.com

804-500-9960

Humana Healthcare

Terri Savage- Support Representative

Local Richmond Area Agents that can meet to discuss options.

Local Office: 4191 Innslake Drive, Ste 100, Glen Allen, VA 23060

804-253-0060

Monday – Friday 9am to 4:30 pm

Thank you for your consideration of this very important issue regarding your choice of a health care provider.

Sincerely,

The Doctors and Administration of Commonwealth Primary Care