

1406 6th Avenue North St. Cloud, MN 56303 Phone 320-656-7060 Fax 320-656-7009

October 29, 2020

Dear Insurance Broker.

CentraCare*

As you have already heard, effective Jan. 1, 2021, CentraCare Health and Carris Health will no longer participate in the Humana Medicare Advantage plans. It has come to our attention that Humana has communicated to brokers that Humana recently reached a deal with CentraCare that will keep CentraCare in-network. This is not accurate. Humana has made a decision to cover their patients as if CentraCare were in-network. This is a decision completely on the part of Humana and is not an agreement CentraCare has made with Humana. I do not know Humana's capacity to make this happen smoothly and keep the member out of the middle, nor do I know how long they may do it.

There has been question as to why CentraCare left the Humana Network and implications that this decision was financially motivated. Our reasons for leaving were not financial – Humana pays us the same as regular Medicare. The reasons have to do with barriers to care that Humana puts up, most recently around caring for COVID patients. The energy and work providers need to put in to take care of patients is far beyond the work needed with other Medicare Advantage plans and we were unwilling to fight those battles daily just to take care of our patients. It is unfortunate that we were not able to effect change in the Humana processes.

CentraCare and Carris continue to participate in the Health Partners, Blue Cross, UCare and Medica Medicare Advantage plans.

If you have any questions or concerns, please feel free to contact me directly, 320-656-7060.

Sincerely,

Kathy Parsons

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Vice President, Population Health