



Dear valued Medicare patient,

In 2019, many Medicare insurance plans changed, and your care options may have been impacted if you changed your insurance. We know how challenging it can be to understand and navigate your health insurance requirements, which is why we've created this helpful guide.

Will these changes impact me?

- If you received notification from your insurance this year stating that your current insurance would not be sold in 2019, you may be impacted by this change. If you purchased a plan from an insurance other than Medicare, you likely purchased a **Medicare Advantage** plan.
- Listed below are possible changes that might impact you if you purchased a Medicare Advantage plan.

Prior Authorization

- **What is prior authorization?** For some services, your provider may need to send clinical information to your insurance PRIOR to performing the service. This ensures that your services will be covered by your insurance plan.
- **What changed?** Many insurance plans did not require services to be prior authorized in 2018. Based on the plan you selected, we may now need to prior authorize your service before performing or scheduling follow up services.
- **What should I do?** Nothing is required on your part. If the service requires prior authorization, the clinic will submit on your behalf and inform you when the approval has been received.

Surgery

- **What changed?** Depending on your insurance policy, some hospitals or surgery centers may no longer be in-network.
- **What does that mean?** Even if you have had surgeries at a particular facility in the past, now that insurance policies have changed, there may be hospitals or other surgical facilities that are no longer in-network, meaning you will pay more out-of-pocket if your surgery occurs at an out-of-network facility.
- **What should I do?** *We strongly encourage you to contact your insurance to confirm if the location of your upcoming surgery is in-network.*
- **What if the surgical facility is out-of-network?** If it is determined the surgical facility is out-of-network, we will help you select the best option for your needs. We may recommend transferring your care to another TCO surgeon, or, in some cases, an orthopedic surgeon outside of TCO.

Insurance Policies

- **Can I still change my insurance plan?** You have the ability to change your plan by February 28, 2019, if you find the policy you selected does not meet your needs. Contact your insurance broker or current insurance plan, as they are responsible for explaining your options.