

Why is Great Plains Health making changes with Medicare Advantage?

Great Plains Health is appreciative that Iron Road Healthcare is now offering its members a Traditional Medicare plan with a supplement. This plan is called GA-23111 PLAN F, and it will be accepted at Great Plains Health in 2025. GA-23111 PLAN F was unveiled during the October 9 informational sessions hosted by Iron Road Healthcare and UnitedHealthcare. We recommend that railroad retirees choose GA-23111 PLAN F over Medicare Advantage. As we first shared with the community in May, Medicare Advantage will not be accepted at Great Plains Health in 2025.

Why would Great Plains Health not accept Medicare Advantage plans? There are two major reasons:

1. Denials of Care
2. Delays of Care

I will share a few examples of this, but you don't have to believe me. The U.S. Department of Health & Human Services Office of Inspector General (OIG) is the independent agency created to detect and deter waste, fraud, abuse, and misconduct. The OIG researched a detailed report in April 2022 on Medicare Advantage denials and delays. Simply go online and google the name of the report: Some Medicare Advantage Organization Denials of Prior Authorization Requests Raise Concerns About Beneficiary Access to Medically Necessary Care. One of the key findings in this report was that 13 percent of prior authorization denials were for service requests that met Medicare coverage rules, likely preventing or delaying medically necessary care. This is what we see happening in North Platte.

Our case management team has hundreds of examples of Medicare Advantage patients in our community who have experienced delays and denials in care. One case that stands out is a patient who was recovering from a serious illness in which they were on a ventilator for a short time. The patient met medical necessity to transfer to a rehabilitation hospital under Traditional Medicare guidelines. However, the patient's National Group Medicare Advantage plan denied the transfer, forcing the patient to stay six extra weeks in our hospital. During that time, we were unable to provide care to other patients in need of acute beds. This is just one example of how Medicare Advantage plans can create barriers to timely care. In the past 365 days at Great Plains Health, 48 Medicare Advantage patients experienced a total of 248 avoidable days in the hospital, waiting for authorization to move to the next level of care. This is unacceptable and unfair to patients.

How did Great Plains Health make this decision? As a community hospital, we are governed by a local board. Physicians from our medical staff serve on various committees that provide recommendations to the board. Both independent and employed physicians participate in the finance and payer contracting committee and made the recommendation to our board to step away from Medicare Advantage based on the delays, denials, and the increased administrative burden caused by Medicare Advantage. This decision was not made by any one physician, board member or leader.

It's important to reflect on how changes were initially made to Iron Road Healthcare retirement plan. Shortly before open enrollment in 2023, a nurse at Great Plains Health shared a letter her father received in the mail as a retired railroad worker. After reading the letter, we became concerned because the retirees were moving to a Medicare Advantage plan that we do not contract with. Iron Road Healthcare and the executives from the Medicare Advantage plan said the Iron Road Healthcare group plan was different, and Great Plains Health and our patients would not experience delays, denials, pre-authorizations, and the increased administrative burden with the plan. Unfortunately, that has not been the case.

If the Medicare Advantage plans are so bad, why do other hospitals accept them? Throughout the country, hospitals are no longer taking or accepting Medicare Advantage plans. In just one example, hospitals in Kearney and Gothenburg recently announced that they will no longer cover Aetna Medicare Advantage plans effective October 1. If you stick with Traditional Medicare you will not have to worry about a facility dropping your coverage.

Great Plains Health board members, physicians, and staff are your family members, your friends, and your neighbors. We believe it is in the best interest of our community to no longer accept Medicare Advantage plans. Our Chief Nursing Officer's parents are Iron Road members. She met with an independent insurance agent and helped them switch to a Traditional Medicare plan in 2023 after being notified of the pending change. As a nurse, she has firsthand knowledge of the delays and denials of care. This change saved her parents money and provides peace of mind. We are treating our family members the same way we want our community to be treated. We encourage our community railroad retirees to sign up for GA-23111 PLAN F and we recommend Traditional Medicare for all other patients.

Sincerely,

Dr. Narayana Koduri



Chief Medical Officer, Great Plains Health

Ivan Mitchell



CEO, Great Plains Health

Lindsay Pedersen



Chairman, Great Plains Health Board of Directors