Dignity Health.
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Frequently Asked Questions

Sacramento and Woodland Area Medicare Advantage Changes

Q: What is changing?

Some health plans have decided to stop offering Medicare Advantage plans in the Sacramento and Woodland areas, effective January 1, 2027. This was not a decision made by Dignity Health, but we are here to help you navigate your next steps.

Q: Who is affected?

Individuals who meet the following criteria are impacted:

- **Sacramento County:** Patients enrolled in **individual Anthem** Medicare Advantage plans who receive care in Sacramento County including Dignity Health Mercy Medical Group and Dignity Health Advanced Imaging patients.
- **Yolo County:** Patients enrolled in **individual Anthem and Health Net** Medicare Advantage plans who receive care in Yolo County, including Dignity Health Advanced Imaging and Dignity Health Woodland Clinic patients.

Please note: This change impacts individually enrolled Medicare patients, not those enrolled in Employer Group Waiver Plan (EGWP) — sometimes called Medicare Group Retiree plans or Medicare Group plans.

Patients with any other insurance — including commercial, employer, Covered California, Medi-Cal and Original Medicare are not affected by this change.

Q: What action is needed?

Patients enrolled in these individual plans will need to choose new Medicare coverage for 2027 by the end of the Medicare Annual Enrollment Period on **December 7, 2026**.

Please note: This change does not apply to patients enrolled in Employee Group Waiver Plans (EGWP)

Q: What is the difference between an individual Medicare Advantage plan and an EGWP plan?

- EGWPs are insurance plans offered by employers or unions to their retired or retiring employees, provided by private insurance companies that manage a company's retiree Medicare benefits.
- A Medicare individual plan is purchased directly by a person (or chosen via the open market/government programs).

If you are not sure if you have an individual or EGWP plan, you can visit Medicare.gov or call 1-800-633-4227 to determine which plan you are enrolled in. You can also call the contact number on your insurance card.

Q: Was this a decision made by Dignity Health?

No. This decision was made entirely by the health plans, not Dignity Health, but we are here to help you navigate your next steps and keep access to your trusted Dignity Health care team.

Q: Can impacted patients switch to a different Medicare Advantage plan and retain care from an MMG or Woodland Clinic clinician in 2027?

Based on what we know today, there is only one Medicare Advantage plan offered in the Sacramento area for 2027 that includes Mercy Medical Group or Woodland Clinic clinicians. Patients may still choose another Medicare Advantage plan, but they would likely need to see doctors outside of Mercy Medical Group and Woodland Clinic.

Q: What options do patients have to keep seeing their Dignity Health doctors?

We have partnered with Chapter, an independent Medicare advisor, to provide our patients with free, unbiased guidance on their coverage options, including Original Medicare with a Medicare Supplement (Medigap) plan. There is no obligation to enroll.

Please note: Chapter is for patients individually enrolled in Medicare, not those enrolled in a Group EGWP plan.

Many patients find that Original Medicare combined with a Medicare Supplement plan is the best way to maintain access to our care teams. These plans help cover costs that Original Medicare doesn't, such as deductibles and coinsurance. Patients who choose this option typically also enroll in a separate Medicare Part D plan for prescription drug coverage.

Every patient's situation is different. Chapter's licensed advisors can walk patients through all of their options — including costs, drug coverage and enrollment timing — so they can decide what is right for them.

Patients who already have a licensed insurance agent may want to follow-up with them for more information.

Q: What is Chapter?

Chapter is a team of licensed, independent Medicare advisors who help patients review their Medicare options and enroll. Dignity Health offers Chapter, so patients have a no-cost, neutral resource for understanding their coverage. Chapter's support is always free to the patient.

You can reach Chapter at **616-884-7398** or chapter.org/dignityhealth.

Q: What is the due date?

You should review your options and make a choice **before** the Medicare Annual Enrollment Period ends on **December 7, 2026**. With these health plans leaving the market, you may have extra time and protections to make a change, including the right to buy a Medicare Supplement plan within a limited window. Chapter can explain the dates that apply to you and your plan.

Q: How can Chapter be free and unbiased?

- Chapter's Medicare advisors are salaried, full-time employees. They get paid the same regardless of what plan a patient chooses.
- They are commission-blind. No advisor earns more by steering a patient toward any particular plan or carrier. Whether a patient chooses Medicare Advantage or a Medicare Supplement, it does not impact a Chapter advisor's salary.
- They compare across the full market. Advisors review Medicare plans nationwide, with detailed benefit, cost, drug and network data, so patients get a complete picture.
- Support continues after enrollment. Patients work with a single dedicated advisor and can reach Chapter's Member Advocacy team afterward for billing, benefit and other Medicare questions.