

To All Our Medicare Patients:

Medicare Open Enrollment ends on:

December 7th (for coverage starting January 1, 2025)

January 15, 2025 (for coverage starting February 1, 2025)

Important points to consider:

ORIGINAL MEDICARE

You can continue or go back to the Original Medicare

No referrals required, accepted in all 50 states and can see any physician or facility where Medicare is accepted. You may need a Supplement Insurance and a Prescription Plan.

MEDICARE ADVANTAGE PLANS

You may choose a Medicare Advantage Plan (also known as Medicare Replacement).

Humana Medicare Advantage Plan

This plan is considered Out of Network with United Regional Hospital except for Emergencies. Specialist may not be able to see you at the hospital.

UnitedHealthcare Wellmed HMO

Requires referral from your Primary Care Physician (PCP).

No Network Benefits outside of Texas.

Make sure your specialist is In-Network with the HMO plan and have a valid referral.

Limited to In-Network Physicians and other providers.

UnitedHealthCare Wellmed PPO

Starting March 2025, referral will be required from your PCP to see a specialist.

May have out of state coverage. Plans are constantly changing. Check with the plan.

Other Medicare Advantage Plans

Be careful when choosing, as each plan has its own restrictions and limitations and Network requirements.

For assistance, please feel free to ask.



<https://nortexrpc.org/area-agency-on-aging/>

You may contact the following resources for help on deciding which Medicare Plan is right for you, as well as assistance on your Prescription Plan.

Area Agency on Aging of North Texas

Free service: Tel. (940) 322-5281



<https://www.medicare.gov/publications/12026-understanding-medicare-advantage-plans.pdf>

Understanding Medicare Advantage Plans