

BJC HealthCare has made the decision to no longer participate in Aetna Medicare Advantage Plans like the one offered by the State of Illinois TRAIL program, beginning January 1, 2027. Below are answers to some frequently asked questions.

How many members will be impacted?

There are approximately 5,000 members impacted by this termination (BJC, BJC West, and Washington University) based on the criteria outlined below:

- Primary Care Provider (PCP) – members assigned to a PCP or who have seen a PCP at least once within a 3-year period prior to the term processed date.
- Specialist – members who have received services at least once within a 6-month period prior to the term processed date except for behavioral health providers (e.g. psychiatrist, psychologist, LCSW, LPC, marriage/family therapist, drug and alcohol counselor). For Behavioral Health as noted, notification will be sent to all members who received services at least once with a 3-year period prior to the term date processed.
- Hospitals – members who have received services at least once within a 6-month period prior to the term processed date.

Have members been notified?

Member letters and automated phone calls, if required, began on/around September 3, 2026, to those who met the criteria above.

What if I'm in the middle of treatment at the end of the year?

BJC HealthCare hospitals and affiliated providers agree to provide services to any member for whom continuation of care is medically necessary. This includes, but is not limited to, members with disabilities, members who are pregnant, and/or members with a life-threatening illness, as well as any member who is an inpatient at the hospital as of the effective date of the termination until such member's discharge of care to another provider. If members have questions on whether they fall into one of these categories, they should consult their BJC HealthCare provider.

Our plan includes an Extended Service Area (ESA) provision - will BJC HealthCare still see me?

BJC HealthCare has elected not to see ESA plan members if they do not meet the medical necessity guidelines for continuation of care.

Are there adequate providers to see me if I need to switch?

Based upon Centers for Medicare & Medicaid Services (Federal CMS) guidelines, there is no network adequacy concern. We would encourage impacted members to begin to think about their medical care transition and what makes sense to them regarding where to seek services beginning January 1, 2027. Members should contact Aetna Member Services by calling 1-855-223-4807, Monday – Friday, 7:00 AM – 6:00 PM (CT), if they need assistance finding a provider that accepts the Aetna MAPD PPO Plan.

Will BJC HealthCare take patients on a case-by-case basis?

No, they are not open to single case agreements.

Will Aetna help me through this process?

Yes, Aetna is creating targeted mailers for impacted BJC HealthCare patients and will provide a list of the closest in-network facilities along with contact information.

For members who are currently engaged in Aetna Case Management, outreach calls will be made to offer assistance in finding a new care team.

Can I drop this plan during the TRAIL Open Enrollment Period? Is there another plan that will take MAPD?

Yes, you are able to drop your State, TRIP or CIP MAPD coverage through the State of Illinois. However, under our plan rules you are required to be enrolled in the MAPD plan, therefore, your options will be to remain enrolled in Medicare Part A and B only or purchase your own Medicare Supplement plan

Is there another plan accepted by BJC HealthCare?

BJC HealthCare has indicated that it will continue to accept traditional Medicare and Medicare supplement plans. At this time, it is not yet known which, if any, Medicare Advantage (MA) or Medicare Advantage Prescription Drug (MAPD) plans will be accepted by BJC HealthCare providers. Impacted individuals are strongly encouraged to consult directly with their healthcare provider(s) for the most current information.

If I make the decision to drop the State of Illinois Aetna MAPD plan, will I be able to re-enroll at a later date?

Medicare-eligible members and dependents may re-enroll in the TRAIL MAPD Program throughout the plan year. However, coverage can begin no sooner than the 1st of the month following the date on which re-enrollment is requested. For questions regarding re-enrollment, please contact the MyBenefits Service Center at 1-844-251-1777, Monday – Friday, 8:00 AM – 6:00 PM (CT), or by using the online portal at MyBenefits.Illinois.gov.