

Broker News

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Sutter Health Update on Payer Contracting in Northern California

An Update on Anthem Blue Cross

Sutter Health's systemwide agreement with Anthem Blue Cross (Anthem) expires on Dec. 31, 2024. For several months, we have actively engaged in good faith negotiations to renew this agreement. While discussions continue, we have not yet reached a resolution.

Unfortunately, Anthem recently informed us that it intends to send letters to their **HMO members informing them they will be reassigned to non-Sutter doctors effective Jan. 1, 2025**, if we do not have a renewal agreement by the end of this year. Anthem HMO members who are assigned to Sutter doctors may receive this notice as early as Nov. 1, 2024.

This action is concerning, as the current agreement includes a transition period that would allow patients to continue seeing their Sutter doctors after the expiration date for up to six months (June 30, 2025). This transition period is designed to avoid disruption in care while the parties continue to negotiate mutually acceptable rates and terms. It is unfortunate that it appears Anthem decided to opt out of using the transition agreement and instead intends to disrupt and cause concern with thousands of their HMO members – and our patients.

Note: the transition agreement between Sutter and Anthem also provides for Anthem EPO and PPO members to continue accessing their Sutter providers for up to six months (through June 30, 2025) as part of their in-network benefits, if the Sutter provider was a participating provider of the member's plan on Dec. 31, 2024.

We remain hopeful that we can reach an agreement with Anthem and avoid any member or patient disruption in care.

Payer Agreements Renewed in 2025

Please note, the following Northern California payer agreements are renewed for 2025:

1. Aetna – through June 30, 2025
2. Alignment Health Plan, including Sutter Advantage HMO (Medicare Advantage)
3. Blue Shield of California (Commercial and Medicare Advantage)
4. Cigna Healthcare
5. Health Net/Wellcare (Commercial and Medicare Advantage)
6. Humana (Medicare Advantage)
7. UnitedHealthcare (Commercial and Medicare Advantage)

Medicare Advantage Plan Changes

Across the nation multiple insurance companies are making changes to the Medicare Advantage (MA) products, including MA product offerings in Northern California. **We have confirmed that UnitedHealthcare will discontinue its MA PPO products across Northern California and will exit the MA HMO product in several counties. Wellcare by Health Net will exit its MA PPO products, and Humana will exit its MA HMO product in Contra Costa County.** These changes are effective Jan. 1, 2025, and will impact many of our patients. Please review the following which you may find helpful for your clients:

COUNTY	MA PLAN NO LONGER AVAILABLE 1/1/25	ALTERNATE MA PLAN AVAILABLE 1/1/25
Alameda	<ul style="list-style-type: none"> UnitedHealthcare AARP Medicare Advantage from UHC (PPO) 	<ul style="list-style-type: none"> No alternate plan — established patients who revert to Original Medicare may continue seeing their Sutter doctors.
Contra Costa	<ul style="list-style-type: none"> Humana Gold Plus H5619-029 (HMO) UnitedHealthcare AARP Medicare Advantage from UHC (PPO) 	<ul style="list-style-type: none"> No alternate plan — established patients who revert to Original Medicare may continue seeing their Sutter doctors.
Lake	<ul style="list-style-type: none"> UnitedHealthcare Medicare Advantage CA-001A (HMO) UnitedHealthcare AARP Medicare Advantage from UHC (PPO) 	<ul style="list-style-type: none"> UnitedHealthcare AARP Medicare Advantage from UHC CA-0010 (HMO- POS)
San Mateo	<ul style="list-style-type: none"> UnitedHealthcare AARP Medicare Advantage from UHC CA-0004 (HMO-POS) 	<ul style="list-style-type: none"> Alignment Health Sutter Advantage (HMO) Alignment Health My Choice (PPO) Blue Shield Inspire (HMO) Wellcare by Health Net Low Premium (HMO)
Sacramento, Placer and Yolo	<ul style="list-style-type: none"> UnitedHealthcare AARP Medicare Advantage from UHC CA-0009 (HMO-POS) UnitedHealthcare AARP Medicare Advantage from UHC (PPO) 	<ul style="list-style-type: none"> Alignment Health Sutter Advantage (HMO) Alignment Health My Choice (PPO) UnitedHealthcare AARP Medicare Advantage from UHC CA-002P (HMO- POS) Wellcare by Health Net Premium Ultra (HMO)
Sutter	<ul style="list-style-type: none"> Wellcare by Health Net Wellcare No Premium Open (PPO) 	<ul style="list-style-type: none"> No alternate plan — established patients who revert to Original Medicare may continue seeing their Sutter doctors.
Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, Sonoma, Amador, El Dorado, Merced, San Joaquin, Solano and Stanislaus counties	<ul style="list-style-type: none"> UnitedHealthcare AARP Medicare Advantage from UHC (PPO) 	<ul style="list-style-type: none"> Refer to your established resources for Medicare Advantage health plan(s) accepted by Sutter providers.

Sutter Health patients who are affected by these changes will have the opportunity to review their plan options during Medicare’s Annual Enrollment Period (AEP), which runs from October 15 to December 7. During this period, patients can select a different MA plan (if available in their county) or return to Original Medicare.

We will support our affected MA HMO patients by sending them letters outlining the necessary steps to continue seeing their Sutter doctors in 2025. Additionally, insurance companies are required to inform their affected members about these MA changes.

If you'd like more information about any of the content in this update or have questions about Sutter Health, email us at brokers@sutterhealth.org.

For a complete list of the specific products that include Sutter Health's doctors, hospitals and other healthcare services, please check with the health plan directly or visit sutterhealth.org/health-plan.

Please note: This notice is not applicable to Sansum Clinic serving the Greater Central Coast community.

About Sutter Health

Sutter Health's integrated, not-for-profit system of aligned doctors and clinicians, employees and volunteers support approximately 3.5 million patients in communities across 22 counties. Headquartered in Northern California, Sutter Health provides access to high-quality, affordable care through its network of hospitals, medical foundations, ambulatory surgery centers, urgent and walk-in care centers, telehealth, home health and hospice services. You can learn more by [visiting us online](#).