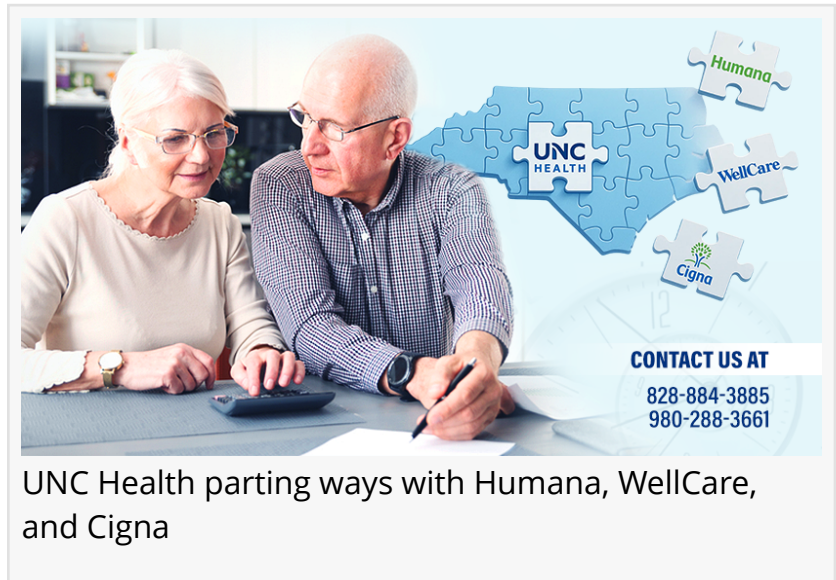


Medicare Advantage Changes in North Carolina: What You Need to Know About UNC Health in 2026

UNC Health to leave major Medicare Advantage networks January 1, 2026 — Broad River Insurance urges affected members to act during enrollment period.

ASHEVILLE, NC, UNITED STATES, October 20, 2025 /EINPresswire.com/ -- Major changes are coming to Medicare Advantage in North Carolina beginning January 1st, 2026. As of this date, they will no longer be in-network with several major [Medicare Advantage plans](#), including Humana, WellCare, and Health Care Service Corporation (formerly Cigna). This decision will affect thousands of North Carolina Residents who rely on UNC Health for care.



Currently, if you are enrolled in one of these Medicare Advantage health care plans, your plan will remain the same until December 31st, 2025. If you would like to continue seeing your UNC Health doctors and specialists in 2026 you will need to make changes to your Medicare coverage during the Annual Enrollment Period, which runs from October 15th to December 7th, 2025.

What's changing?

For retirees covered under the North Carolina State Health Plan, nothing is changing for you, provided your Medicare Advantage coverage is through Humana. This means that you will continue to have full access to all UNC Health facilities and providers.

However, if you are enrolled under Humana, WellCare, or HCSC (Cigna), you will experience significant changes to your costs, coverages, and benefits. Hospital stays, procedures, and prescriptions will cost significantly more as some specialists and facilities will not accept your current plan once the provider becomes out of network.

If you don't switch before the end of the enrollment period, your current plan will automatically

renew, but your coverage with UNC Health could become significantly more restricted, or in some cases, your care may not be covered at all.

What should I do next?

At [Broad River Insurance](#) Agency, we understand that losing in-network access could have serious effects for those who rely on its doctors and specialists. While the decision is based on system-level factors, it is essential to start planning early to ensure that you still have access to the right Health Care coverage for you.

While you will continue to have full network access to UNC Health through December 31, 2025, now is the time to prepare and review your current healthcare plan and contact us before your next enrollment period to discuss your options.

The Medicare landscape can be complex, especially when major changes can directly affect you. The good news is that working with us ensures you get tailored advice, unbiased price comparisons, and support through the process to find the right healthcare fit for you.

With our proper planning and guidance, you can keep your preferred UNC Healthcare providers and ensure that your coverage works for you. Call Broad River Insurance Agency today to schedule a [free Medicare consultation](#), or visit our website to learn more about your coverage options.

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