UNC Health Drops Humana, WellCare, and HCSC Medicare Networks—Thousands of NC Retirees Face January 1 Deadline

UNC Health exits major Medicare networks in January 2026. Broad River Insurance offers free consultations to maintain coverage. Visit broadriverins.com.

Senior couple concerned about 2026 Medicare changes. Broad River Insurance contact: 828-884-3885, 980-288-3661.

ASHEVILLE, NC, UNITED STATES, October 29, 2025 /EINPresswire.com/ -- Major Medicare Advantage changes are coming to North Carolina in 2026- and they will directly affect anyone under the plans with Humana, WellCare, and Health Care Service Corporation (formerly Cigna) who use UNC Health providers.

Starting January 1st, 2026, UNC Health will no longer be in-network with these major Medicare Advantage plans. This means that unless changes are made before the Annual Enrollment Period (October 15th- December 7th, 2025), many residents will lose full coverage to their preferred doctors and specialists.

> Losing in-network access is stressful for retirees using UNC Health. The good news: you can take steps now to protect your coverage and maintain access to providers you trust."
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> *Nicholas Michalkow*

What's changing?

If you're a retiree under the North Carolina State Health Plan, the good news is that nothing will change for you as long as your Medicare Advantage coverage is through Hermana. You will continue to have full access to all UNC Health facilities, doctors, and specialists without disruption.

However, if your current plan is with Humana, WellCare, or HCSC (Cigna), you will be impacted by significant upcoming changes to your costs, coverage, and benefits. This includes higher out-ofpocket expenses for hospital stays and treatments. Additionally, some specialists and healthcare facilities may not accept your plan once they move out of network, resulting in limited access and higher fees for certain services.

Suppose you do not switch plans before the Annual Enrollment Period. In that case, your existing plan will automatically be renewed, but your UNC Health access will become severely restricted, and you will risk losing existing access to your preferred specialists.

Next Steps:

At Broad River Insurance, we understand that losing in-network access can be stressful, especially for retirees who depend on UNC Health doctors and specialists. While these changes are the result of system-level decisions, there are important steps you can take to protect your coverage.

You will continue to have full network access to UNC Health through December 31st, 2025, but this window is the ideal time to review your current plan and change providers to ensure you have optimum coverage for your needs. To prepare for any adjustments, we advise you to contact us before your next enrollment period.

The Medicare system can be complex, particularly when major changes occur. The advantage of working with Broad River Insurance is that we create bespoke plans for your healthcare needs, with licensed specialists to provide hands-on support during the process.

With our expert advice and planning, you can maintain access to your preferred UNC Health providers and ensure that your Medicare continues to work for you. Call Broad River Insurance today on 828-884-3885 to schedule your free Medicare consultation, or visit our website to learn more about your options.

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