



August 14, 2024

Dear Fellow Community Member,

Carson Tahoe Health (CTH) has been honored to serve as your not-for-profit, independent community hospital since 1949. For a significant part of our shared history, we have grown from a small hospital into a health system, operating a regional medical center, physician clinics, and other facilities. Over many of these years, we have partnered with United Healthcare and gratefully provided you with nearby care that is easily accessed.

Increasingly however, we are reliant upon the decisions of insurance companies for care and livelihood. The complexities of navigating insurance claims is growing, reimbursements are declining, and every day on the front lines this translates into increasing insurance authorization denials and possible delays in physician-directed treatments, as well as payment barriers making an ongoing relationship insurmountable.

CTH is committed to remaining your independent local provider of quality healthcare. To do so, we have been forced to make an extremely difficult decision. **When our contract with United sunsets on May 30, 2025, we will not renew it and CTH will no longer remain in contract as an “in-network” provider for United.**

What does this mean?

- As of May 31, 2025, services provided by CTH and its providers will be considered out-of-network under United's insurance plans. Services provided prior to May 30, 2025 will not be impacted.
- After May 31, 2025, community members insured by United may still choose to see CTH providers and seek care at a CTH facilities, but it may be at a greater cost based on the coverage provided by their United insurance plan.
- Rest assured that if you visit CTH for emergency services, federal law requires services be provided and reimbursed at the in-network rate for those with health insurance through an employer, the federal health insurance marketplace, a state-based marketplace or other individual market coverage.

What can you do to remain in-network with CTH medical group physicians and your local community hospital?

- Our hope is that with this advance notice, employers and individuals will have time to explore and choose from a variety of insurance options that remain in-network with CTH and continue to operate with us as partners in care.
- You can speak with your workplace benefits administrator or your broker. If you are a member of a Medicare Advantage plan or shopping for Medicare supplements, the upcoming open enrollment period offers the time to make choices.
- Carson Tahoe is open to work with all employers and individuals impacted. Visit our website to get more information <https://www.carsontahoe.com/unitedmembershipupdate> or call CTH Customer Service at (775) 445-8993.



We understand that making decisions on healthcare and insurance for you and your family can be extremely challenging. Please know that CTH truly regrets the decision to forgo renewal of its contracts with United. However, our long-term sustainability and ability to remain an independent community provider has forced this decision. That said, we are holding every hope that we can find a sustainable path forward, together.

Thank you for your many years of support.

Sincerely,

A handwritten signature in cursive script, appearing to read "Michelle Joy", written in a dark teal or black ink.

Michelle Joy
President and CEO
Carson Tahoe Health