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Boulder Medical Center
Local, Independent, Physician-Owned Since 1949

November 18, 2026

Dear Boulder Medical Center Patient,

We're writing because your 2027 PERA Medicare plan choice may affect your ability to continue receiving care at Boulder Medical Center.

We have made every reasonable effort to identify and contact potentially affected patients, but we cannot guarantee that we have reached everyone. Boulder Medical Center was not consulted prior to PERA's decision to offer a benefit carrier with whom we do not participate. Upon learning of this decision, we attempted to contact potentially affected patients. We understand that our previous communication may not have reached everyone. We are sharing this important information as broadly as possible, and we encourage you to work directly with your benefits administrator to confirm which providers are in-network under the plan you choose.

PERA has chosen to transition to the Humana Medicare Advantage plan in 2027, affecting PERA members who have previously elected coverage through the PERA United HealthCare Medicare Advantage plan. Boulder Medical Center is not in-network with Humana Medicare Advantage, and despite attempts at contract negotiations, to date we have been unsuccessful in reaching agreeable terms. If your coverage moves to the Humana MA plan, your ability to receive covered care from your current BMC physicians may be affected.

While Humana states it accepts out-of-network claims, our documented experience with this process reveals that the claims adjudication process yields high denial rates, delayed claims processing, poor reimbursement, and high patient dissatisfaction. For these reasons, Boulder Medical Center will not file out-of-network Humana MA claims for newly enrolled members.

We understand PERA's open enrollment ends on November 19, 2026. We encourage you to contact PERA as soon as possible to understand your options and ensure your coverage supports continued access to your care team.

If staying with your Boulder Medical Center providers is important to you, we encourage you to talk with PERA benefit representatives and explore the PERACare Medicare Companion Plan benefit offering as an alternative to Medicare Advantage. This plan is accepted by all Medicare-participating providers and supplements traditional Medicare coverage.

We know insurance decisions can be complex, and we want to support you in making an informed choice.

We value our relationship with you and regret the uncertainty and disruption caused by PERA's 2027 benefit carrier decisions.

Sincerely,

Boulder Medical Center

Boulder Medical Center

2750 Broadway St., Boulder, CO 80304
USA

You received this email because you are a Boulder Medical Center patient.

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