

Notice to Medicare Beneficiaries

Harbor Health ACO Participation Update

Harbor Health ACO is no longer participating in the ACO REACH Model with the Centers for Medicare & Medicaid Services (CMS), effective December 31, 2025.

What this means for you

This change does not affect your benefits or coverage.

- You will continue to receive care from your primary care provider (PCP) without interruption.
- You may continue seeking services from any Medicare-enrolled provider.
- Your access to Medicare-covered services will remain unchanged.

Changes related to ACO-specific programs only

CMS requires us to notify beneficiaries about changes related only to ACO-specific programs, including Benefit Enhancements (BE) and Beneficiary Engagement Incentives (BEI), such as cost sharing support or Chronic Disease Management Rewards.

While our records indicate you may not be using these specific services, the following changes apply:

- **Benefit Enhancements (BE):**
Beginning 90 days after the effective termination date, services previously provided under a Benefit Enhancement will no longer be covered by Medicare. Beneficiaries may be responsible for payment for these services.
- **Beneficiary Engagement Incentives (BEI):**
Beginning on a date specified by CMS, Beneficiary Engagement Incentives will no longer be provided.

Questions?

If you have questions about your Medicare benefits, please contact 1-800-MEDICARE. For questions regarding your care, contact your primary care provider.

Thank you for allowing us to participate in your care.

Sincerely,

Harbor Health ACO