



October 15th, 2026

To Our Community Members,

Coös County will have no Medicare Advantage plans available in 2027, according to the New Hampshire Insurance Department. Approximately 2,760 people currently enrolled in these plans will be affected. As CEO of North Country Healthcare, I am concerned about what this change means for our patients and communities. The complete loss of a coverage option in a rural county is significant. It deserves attention from insurers and federal policymakers. It also requires clear, timely communication so the people affected can prepare.

Residents have planned their care and household expenses around their existing coverage. They now face decisions that may change what they pay for medications, medical appointments, and ongoing treatment. For people managing chronic conditions or living on fixed incomes, even a modest increase in costs can be difficult to absorb. They need to understand what is changing and where to turn for help.

One distinction is important: residents are not losing Medicare. Original Medicare remains available. However, moving from Medicare Advantage to Original Medicare can change both coverage and out-of-pocket costs. Residents will need to review their prescription drug coverage needs, including Medicare Part D options, and consider whether Medicare Supplement insurance, also called Medigap, is appropriate for their circumstances.

These decisions take time. People need to compare options, understand costs, and confirm how their care and prescriptions will be covered. My concern is that some residents may not recognize the extent of the change until they need care or receive a bill in the new year. That is why we are raising this issue now. If you are currently enrolled in a Medicare Advantage plan in Coös County, I strongly encourage you to act now to understand your options and begin planning for coverage in 2027. Review your insurer's notices, compare costs, and seek guidance about how your care and prescriptions will be covered. Waiting until you need care or receive a bill in the new year could leave you facing unexpected costs or gaps in coverage.

Medicare's annual enrollment period runs from October 15 through December 7, 2026. If you currently have a Medicare Advantage plan, review and keep the notices from your insurer, and seek guidance about coverage beginning January 1. Ask about any special enrollment rights or protections that may allow you to purchase certain Medicare Supplement policies without medical underwriting. Eligibility and deadlines depend on individual circumstances. Do not cancel existing coverage before confirming when it ends and when replacement coverage will begin.

To help residents navigate this change, North Country Healthcare has gathered information from the New Hampshire Insurance Department, contacts for individual assistance, and information about upcoming educational opportunities at <https://bit.ly/MA-Info-2026>. We will update the page as additional information becomes available. Residents can also contact the Insurance Department directly at 800-852-3416.

When seeking assistance, have your insurer's notice, medication list, and healthcare providers' names available. Ask about your total expected costs and any steps needed to support ongoing care.

The Insurance Department has also announced plans for an informational town hall in Coös County, along with presentations offered in partnership with North Country Healthcare. Dates, times, and locations will be shared as they become available. These sessions will offer additional guidance, but residents should begin reviewing their coverage now.

Rural healthcare depends on both the availability of services and people's ability to afford and use them. Our work to preserve care close to home must include attention to the coverage people rely on to access that care. Losing every Medicare Advantage option in Coös County raises serious concerns about whether the needs of rural residents are being met.

At North Country Healthcare, we take seriously our responsibility to communicate clearly about changes affecting our community. Residents deserve reliable information and adequate time to make decisions about their care. I encourage those affected, and family members who assist them, to use these resources and begin planning now.

Tom Mee, RN, BSN, MBA

Chief Executive Officer

North Country Healthcare

Whitefield, New Hampshire