



County of Cheshire

12 Court Street, Keene, NH 03431

www.co.cheshire.nh.us

Medicare Advantage and Medicaid Changes in Cheshire County – 2026

As changes to Medicare Advantage and Medicaid programs take effect nationwide, Cheshire County is working to ensure our residents have the information and support they need to navigate these transitions. These shifts will have a direct impact on our community, including the Cheshire County nursing home, Maplewood, where many of our friends, family members, and neighbors receive care. While federal policy decisions drive these changes, their local effects are felt most by the individuals and families who rely on stable, affordable health coverage. Cheshire County government is committed to providing clear, timely resources so that our seniors, caregivers, and healthcare partners can understand their options and make informed choices. The information below is designed to answer key questions, outline available protections, and connect residents to trusted resources during this period of change.

Keene Sentinel Articles:

[As insurers drop Medicare Advantage plans, seniors scramble for coverage](#)

[Resources for navigating Medicare and Medicare Advantage](#)

Dublin Health & Benefit Group Webinar on Medicare:

[Medicare webinar](#)

NH Insurance Department Contact Info for Questions:

Main line: [603-271-2261](tel:603-271-2261)

Consumer services unit: [1-800-852-3416](tel:1-800-852-3416)

Email: consumerservices@ins.nh.gov

Medicare Contact Info:

1-800-MEDICARE or www.medicare.gov

FAQ:

1. Changes to providers:

- **Martin's Point** will fully withdraw from New Hampshire, and **Anthem** is exiting the individual market.
- **Aetna** will exit Cheshire County.

Area Code 603

♦ **County Commissioners** 352-8215/Fax 355-3026 ♦ **Registry of Deeds** 352-0403/Fax 352-7678 ♦ **Finance Department** 355-0154/Fax 355-3000 – 12 Court Street, Keene, NH 03431 ♦ **County Sheriff** 352-4238/Fax 355-3020 ♦ **County Attorney** 352-0056/Fax 355-3012 – 12 Court Street, Keene, NH 03431 ♦ **Alternative Sentencing/Mental Health Court** 355-0160/Fax 355-0159 – 33 West St. Keene N.H. ♦ **Department of Corrections** 825 Marlboro Street, Keene, 03431 - 903-1600/Fax 352-4044 ♦ **Maplewood Nursing Home & Assisted Living** 399-4912/Fax 399-7005 - TTY Access 1-800-735-2964 ♦ **Facilities** 399-7300/Fax 399-7357 ♦ **Human Resources** 399-7317/399-7378/Fax 399-4429 - 201 River Rd, Westmoreland, NH 03467



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Even in counties with stronger carrier presence, such as Hillsborough and Rockingham, plan choices will evolve as insurers adjust offerings and provider networks.

2. Why is this happening?

Medicare Advantage is a federal program, regulated by the federal government. States do not control plan rules, pricing, or benefits. Nationally, carriers are reassessing their participation due to:

- Reduced federal payment rates to insurers.
- Additional federal regulations and compliance requirements.
- Changes in federal administrative formulas that affect plan design.

As a result, carriers across the country are narrowing networks, consolidating products, or leaving certain states altogether. The changes in New Hampshire reflect this larger national trend.

3. Will Medicare beneficiaries lose coverage?

No. Federal law guarantees that all beneficiaries will continue to have coverage.

- If your plan is withdrawn or significantly changed, you qualify for a **Special Enrollment Period** to choose another Medicare Advantage plan or return to **Original Medicare**.
- If you return to Original Medicare, you may:
 - Enroll in a standalone Part D prescription drug plan.
 - In most cases, use a **guaranteed-issue right** to purchase a Medicare Supplement (Medigap) policy without medical underwriting.

These protections ensure continued access to care and prescription coverage.

4. What should affected seniors do?

- **Read all notices from your insurance carrier carefully.** These letters explain changes and include important deadlines.
- **Act promptly.** Delays could cause gaps in coverage, loss of access to providers, or higher drug costs.

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- **Compare options** using Medicare's Plan Finder tool at www.medicare.gov or by calling **1-800-MEDICARE**.
- **Seek help early.** Free, unbiased counseling is available through the State Health Insurance Assistance Program (SHIP) and the New Hampshire Insurance Department's Consumer Services Unit.

5. What plan options will remain available?

Despite withdrawals, several insurers will continue serving New Hampshire:

- **WellSense** will maintain a statewide presence.
- **UnitedHealthcare** will continue in much of the state but not in Coös County.

Plan availability will vary by county, but every county will continue to have at least one carrier.

6. What is the bottom line for Medicare beneficiaries?

- **You will not lose coverage.** Alternatives are guaranteed by federal law.
- **Act quickly.** Review your notices, compare options, and make timely decisions.
- **Help is available.** The NHID, SHIP, and Medicare offer free, trusted guidance.

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