

Accepted Insurance FAQ - WellMed Patients

Below you'll find common insurance scenarios that explain which insurance plans are accepted at Kelsey-Seybold Clinic and steps you may need to take to ensure you have the right coverage if you intend to continue seeing your WellMed provider.

2026 Insurance [†]	Important Information
<p>Traditional Medicare (with or without a supplement)</p> <p>NO ACTION NEEDED</p>	<p>Kelsey-Seybold will provide WellMed patients who have Traditional Medicare with a 1-year exception which will allow you to maintain your relationship with your physician at his or her new Kelsey-Seybold Clinic location.</p>
<p>Medicare Advantage Plans ACCEPTED at Kelsey-Seybold Clinic</p> <ul style="list-style-type: none"> ✓ WellCare Medicare Advantage (HMO & PPO) ✓ United Healthcare Medicare Advantage (<i>click here for a list of specific UHC HMO plans</i>) ✓ Aetna Medicare Advantage (HMO & PPO) 	<p>You can find a current list of accepted plans at www.kelsey-seybold.com/MA.</p> <p>ACTION NEEDED: You may need to update your PCP of record with your health plan by calling member services at the phone number on the back of your ID card. The PCP should reflect the PCP name with a 713-442-0000 phone number (not the former WellMed phone number). (You can select a PCP by name, or select 'Kelsey-Seybold Clinic' as your PCP. Either option provides open access to all Kelsey-Seybold Clinic providers, locations and services.)</p>
<p>Medicare Advantage Plans NOT Accepted at Kelsey-Seybold Clinic</p> <ul style="list-style-type: none"> Ø United Healthcare Medicare Advantage PPO Ø Humana Medicare Advantage Ø BlueCross BlueShield Medicare Advantage Ø Cigna/Health Spring Medicare Advantage Ø Devoted Medicare Advantage Ø Memorial Hermann Medicare Advantage Ø Others not listed <p>ACTION REQUIRED</p>	<p>Kelsey-Seybold does <u>not</u> accept the plans listed on the left, even on an out-of-network basis, additionally <u>Medicare beneficiaries are not allowed to self-pay at Kelsey-Seybold Clinic.</u></p> <p>If you are enrolled in a Medicare Advantage plan that is <u>not</u> accepted and you want to maintain your relationship with your provider, <u>you can change your Medicare Advantage plan during the Medicare Advantage Open Enrollment Period (MAOEP).</u></p> <p>The MAOEP begins January 1 and ends March 31.</p> <ul style="list-style-type: none"> • If you change your plan in January, it will be effective on February 1, 2026**. • If you change your plan in February, it will be effective on March 1, 2026**. • If you change your plan in March, it will be effective on April 1, 2026**. <p>** (If you need medical services prior to your new plans effective date, you will need to be seen by another in-network WellMed provider until your new plan is in effect).</p> <p>If you would like help deciding on which plan may best fit your needs, go to the GETTING HELP - MEDICARE section below. There are several ways to learn about your Medicare</p>

	<p>coverage options, you can review resources from Medicare, contact Medicare Advantage health plans directly, or speak with a licensed insurance agent.</p> <p>If you do not have a broker/agent and you would like help selecting a plan that will allow you to receive care from Kelsey-Seybold Clinic, you can call Kelsey-Seybold for Seniors at 713-442-7843* and a licensed insurance agent will assist you.</p> <p>*Calling this number will connect you to a licensed insurance agent. There are several ways to learn about your Medicare coverage options. You can review the CMS website at www.medicare.gov or call 1-800-MEDICARE (TTY users should call 1-877-486-2048), 24 hours a day/7 days a week. You can contact Medicare Advantage health plans directly for information about the plans they offer. Another option is to speak with a licensed insurance agent.</p>
Individual & Family Plans (Marketplace ACA)	<p>Kelsey-Seybold Clinic accepts United Kelsey-Seybold Copay Focus marketplace (ACA) plans. Kelsey-Seybold Clinic not accept other United Healthcare Marketplace plans that do not have "Kelsey-Seybold" in the plan name.</p> <p>If you would like help with Marketplace plans, go to the GETTING HELP - MARKETPLACE section at the end of this document.</p>
Medicaid (Star, CHIP, Healthy Texas Women)	<p>Kelsey-Seybold Clinic does not accept Medicaid, CHIP, Star Medicaid or Healthy Texas Women's plans. Search for a new provider by visiting the provider lookup section of your plan website.</p>
Cigna PPO, BCBS TX PPO, Aetna PPO, United	<p>Kelsey-Seybold Clinic is in-network for these PPO plans.</p>
Blue Essentials HMO (BCBS TX) ACTION REQUIRED	<p>Kelsey-Seybold Clinic accepts Blue Essentials HMO plans <u>when you have made the update with your health plan and reselected your PCP</u>. Please contact member services at the phone number on the back of your ID card to update your PCP. The PCP should reflect the PCP name with a 713-442-0000 phone number (not the former WellMed phone number).</p>
ERS HealthSelect (BCBSTX) (active employees) ACTION REQUIRED	<p>Kelsey-Seybold Clinic accepts ERS HealthSelect administered by BCBSTX. ERS employees will need to reselect their PCP after he or she moves to Kelsey-Seybold Clinic. You can do this by contacting ERS HealthSelect by phone or through your member portal. The PCP should reflect the PCP name with a 713-442-0000 phone number (not the former WellMed phone number).</p>
ERS HealthSelect (UHC PPO) (retirees)	<p>Kelsey-Seybold Clinic does not accept ERS HealthSelect administered by United Healthcare.</p>

TRS Active Care (active employees) ACTION REQUIRED	Kelsey-Seybold accepts TRS Active Care administered by BCBSTX. TRS employees will need to reselect their PCP after he or she moves to Kelsey-Seybold Clinic. You can do this by contacting TRS Active Care by phone or through your member portal. The PCP should reflect the PCP name with a 713-442-0000 phone number (not the former WellMed phone number).
TRS Care (UHC PPO) (retirees)	Kelsey-Seybold Clinic does not accept TRS Care administered by United Healthcare.
Other Insurance	If you have other insurance or insurance through your employer, you may be limited to when you can change plans, however, often you are able to change your PCP. You should inquire with your insurance carrier to see whether Kelsey-Seybold Clinic physicians are in-network. If you are enrolled in an HMO plan, you will need to select a Kelsey-Seybold physician as your PCP to receive care at Kelsey-Seybold Clinic.

GETTING HELP - MEDICARE

There are several ways to learn about your Medicare coverage options, you can review resources from Medicare, contact Medicare Advantage health plans directly, or speak with a licensed insurance agent.

If you already have an agent/broker	Contact your agent/broker, you can ask them to help you change to a plan that is accepted.		
If you do <u>not</u> have an agent/broker	If you do not have a broker/agent and you would like help selecting a plan that will allow you to receive care from Kelsey-Seybold Clinic, you can call Kelsey-Seybold for Seniors at 713-442-7843* and a licensed insurance agent will assist you.		
Contact health plans directly	KelseyCare Advantage	713-442-7843*	Kelseycareadvantage.com
	United Healthcare	877-508-3858	UHC.com/medicare
	Aetna	833-570-6670	Aetnamedicare.com
	WellCare	800-581-9952	Wellcare.com

*Calling this number will connect you to a licensed insurance agent. There are several ways to learn about your Medicare coverage options. You can review the CMS website at www.medicare.gov or call 1-800-MEDICARE (TTY users should call 1-877-486-2048), 24 hours a day/7days a week. You can contact Medicare Advantage health plans directly for information about the plans they offer. Another option is to speak with a licensed insurance agent.

GETTING HELP - MARKETPLACE | ACA | INDIVIDUAL & FAMILY PLANS

There are several ways to learn about Individual & Family Plans coverage options.

If you already have an agent/broker	Contact your agent/broker, you can ask them about the United Kelsey-Seybold Copay Focus plans and whether you may be able to change plans.
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If you do <u>not</u> have an agent/broker	If you do not have a broker/agent and you would like help selecting a plan that will allow you to receive care at Kelsey-Seybold Clinic, you can call 713-442-7033* and a licensed insurance agent will assist you.
United Healthcare	Visit United Healthcare at Kelsey-Seybold Clinic UnitedHealthcare , you can also call 877-303-7757*.
HealthCare.gov	Visit www.healthcare.gov for information on the UHC Kelsey-Seybold Copay Focus plans, you can also call 800-318-2596.

*Calling this number will connect you to a licensed insurance agent.

Kelsey-Seybold Clinic Important Numbers:

- Patient Access Center: **713-442-0111**
- Billing/Central Business Office: 713-442-5500 (Mon. – Fri., 8 a.m. to 5 p.m.)
- MyKelseyOnline Health Portal Help Center: 713-442-6565 (7 Days a Week, 7 a.m. to 9 p.m.)
- Kelsey-Seybold for Seniors: **713-442-7843***
- Find a list of accepted Medicare Advantage plans: www.kelsey-seybold.com/MA

†Kelsey-Seybold is in-network with most major health insurance plans, however there are instances when your current insurance plan may no longer be accepted by your care providers. Please review the information to help you understand which insurance plans are accepted at Kelsey-Seybold and which are not or call our Patient Assistance team at 713-442-0111 for more information.

