Kansas City Hospitals and Medicare Advantage: What We Know for 2027

Keeping a trusted doctor or hospital matters more than any plan feature. Hospital and insurance company contracts change every year, and the news often comes late in the fall. Here is what the hospitals themselves and local news have reported, as of October 2026, with the source next to each item.

Changes the hospitals have announced

A Medicare Advantage plan has a network, which is the list of doctors and hospitals it has a contract with. When a hospital leaves a network, your costs there can go up, or the care may not be covered. These items are about Medicare Advantage plans only. Standard Medicare Supplement (Medigap) plans do not use a network, and both hospitals below say Supplement plans are not affected.

Hospital system	What has been reported	Source and date checked
Saint Luke's Health System (part of BJC Health)	**Out of network for Aetna Medicare Advantage plans starting January 1, 2027.** Saint Luke's says its doctors, other providers and facilities will all be out of network for those plans. It says patients with Medicare Supplement or Medigap plans, including Aetna, are not affected.	saintlukeskc.org/medicareinfo Checked October 24, 2026 kctv5.com, "BJC HealthCare, Saint Luke's leave Aetna Medicare Advantage," October 21, 2026 Checked October 24, 2026
NKC Health (North Kansas City Hospital and Meritas Health clinics)	**Out of network for UnitedHealthcare Medicare Advantage plans, including AARP branded plans, as of October 1, 2026.** **Cigna Medicare Advantage plans no longer accepted as of January 1, 2026.** For 2027, NKC Health lists Medicare (Original Medicare), Humana Medicare Advantage and Medicare Supplement plans as accepted.	nkchealth.org, UnitedHealthcare coverage update, page updated August 2026 Checked October 24, 2026 nkchealth.org, Medicare Advantage updates page Checked October 24, 2026

Ownership changes worth knowing

These are not network changes. They are changes in who runs the hospital. After a change like this, it is still smart to confirm your plan's network each fall.

Hospital	What changed	Source and date checked
Liberty Hospital Liberty, Missouri	Joined The University of Kansas Health System on July 1, 2024. It is still in Missouri, and your Medicare rules follow where you live, not who owns your hospital.	missouriindependent.com, "Liberty Hospital officially joins University of Kansas Health System," July 1, 2024 Checked October 24, 2026
Olathe Medical Center Olathe, Kansas	Its parent, Olathe Health, joined The University of Kansas Health System as of January 1, 2023. The hospital is now listed as Olathe Hospital, 20333 W 151st St, Olathe.	kshb.com, "All 1 system: Olathe Health joins University of Kansas Health System," January 5, 2023 Checked October 24, 2026 kansashealthsystem.com/locations/olathe-hospital Checked October 24, 2026

Other Kansas City systems

We have not seen a dated 2026 announcement about 2027 Medicare Advantage networks from the systems below. That does not mean nothing will change. It means we would rather check your plan than guess.

Hospital system	What we know for 2027
HCA Midwest Health	Confirm each fall; networks change yearly.
Research Medical Center (part of HCA Midwest Health)	Confirm each fall; networks change yearly.
University Health	Confirm each fall; networks change yearly.
AdventHealth	Confirm each fall; networks change yearly.
The University of Kansas Hospital	Confirm each fall; networks change yearly.

How to check your own plan

- [ ] **Find the exact plan name on your card.** The insurance company name alone is not enough. One plan from a company can include a hospital while another plan from the same company does not. The plan type (HMO, PPO, group) matters too.
- [ ] **Use the 2027 provider directory, not the 2026 one.** Each plan has an online search tool or a printed directory. Search for each doctor and the exact location you visit.
- [ ] **Call the doctor's office and ask about next year.** Say the full plan name and ask: "Will you take this exact plan in 2027?" Write down who you talked to and the date.
- [ ] **Call us.** Someone from our team will check your doctors, hospital and medicines against the plans we offer and tell you plainly which ones include them.

When you can make a change

- **Medicare Open Enrollment, October 15 to December 7, 2026.** Anyone with Medicare can switch Medicare Advantage or Part D plans. New coverage starts January 1, 2027.
- **Medicare Advantage Open Enrollment, January 1 to March 31, 2027.** If you are in a Medicare Advantage plan, you can switch to another one or go back to Original Medicare one time.
- **Emergency care** is covered at any hospital, in or out of network. That does not change.

Call us first

If you use one of these hospitals and have one of these plans, do not wait for a bill to find out where you stand. We are a local, independent agency. Our help is free, and there is no pressure to change anything.

(816) 307-6165

Hospital and ownership facts come from the hospitals' own websites and the local news reports listed above, each checked on October 24, 2026. Enrollment dates come from medicare.gov (joining a plan), checked October 24, 2026. Networks can change again. Always confirm with the plan and the hospital before you rely on any date here. Insurance company names are used only to identify plans and do not imply any endorsement.

We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov, 1-800-MEDICARE (TTY users call 1-877-486-2048) 24 hours a day / 7 days a week, or your local State Health Insurance Program (SHIP) to get information on all of your options.

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