



Dear Valued Patient,

Because our records show a member of your household has health insurance provided by Blue Cross and Blue Shield of Minnesota (BCBSMN), we are updating you on our ongoing discussions to reach a fair and equitable agreement. If your coverage is not provided by BCBSMN, please disregard this letter. Medicare beneficiaries who have BCBSMN as supplemental coverage are not impacted by these negotiations and can also disregard this letter.

We believe it is our responsibility to let you know negotiations are stalled, so you can make informed patient care and insurance decisions. We continue to negotiate in good faith, but should we be unable to reach an agreement, BCBSMN will no longer provide in-network access to Aspirus St. Luke's Hospital, Aspirus Lake View Hospital, Northern Lakes Surgery Center, affiliated Aspirus clinics in Minnesota, and Aspirus care sites in Ashland and Superior, Wisconsin, after December 31, 2025, unless you are in an approved plan of care or require emergency care.

To protect patients from potential out-of-network charges, we will begin contacting patients in the coming weeks to cancel appointments scheduled for 2026 that are not part of an approved plan of care. We will also stop taking new appointments for 2026.

Under our current agreement with BCBSMN, Aspirus St. Luke's is significantly underpaid compared to other health systems in the Duluth market despite being recognized for providing high-quality care at a lower cost. Our request of BCBSMN is simple: Fair, market-aligned reimbursement for the care our patients deserve.

Here's what you can do to protect your affordable access to our trusted health care facilities and experts:

- **Call BCBSMN.** Use the number on the back of your health insurance card and tell them it is important that you continue to have in-network access to Aspirus.
- **If you have insurance through your employer, speak with your benefits manager directly.** Ask them to contact BCBSMN and request in-network access to Aspirus into 2026.
- **If you have a Medicare Advantage Plan, Medicaid, or select your insurance through the Health Insurance Marketplace, consider your 2026 options during your Open Enrollment window.** There are many health plans that offer in-network access to Aspirus and other area providers. A list of insurance accepted at Aspirus St. Luke's is available at www.slhduluth.com/local-access.

For more information and updates about our negotiations with BCBSMN, please visit www.slhduluth.com/local-access.

We are honored to serve you and are thankful you have chosen Aspirus for your health care needs.