

THE CHICKADEE POST

Q3 2025



AAHAM

American Association of Healthcare
Administrative Management

*The Premier Organization for
Revenue Cycle Professionals*

Maine AAHAM - Pine Tree Chapter

WWW.AAHAMME.ORG



Top News

State of Maine to Apply for Rural
Health Transformation Program
Funding

Medicare Advantage enrollment
expected to fall in 2026 as insurers
cut back on unprofitable plans

Our Chapter's Growth & Success Planning to Thrive!

As we surpass mid-year of 2025, we are thrilled to announce that our chapter is aiming for significant growth and success in 2025. We are evolving and changing!

Our hardworking team has successfully implemented new strategies and projects, and our goal is to increase membership, offer more education, and provide more networking opportunities!



VOLUNTEER

Ask us about joining our team!



President's Message: Sowing Seeds of Opportunity and Growth

Dear Friends, Members, and colleagues,
Here we are, just getting beyond the warm summer months and stepping into beautiful fall! The mountains and coastline will be drenched with bright colors and ready for a hike, highway cruise, or walk in the woods!

This year still holds incredible potential for our chapter! I'm enthusiastic about what lies ahead as we set our sights on ambitious objectives to boost our membership and enhance our educational programs. By collaborating, we can create a vibrant network that not only uplifts each other but also cultivates professional development and excellence in our industry. With the distinctive charm and supportive spirit of our community,

As always, I invite you to check out the many benefits of national AAHAM membership. It offers invaluable resources, exceptional networking opportunities, and access to certification programs that can elevate your expertise and unlock new career paths, helping us maintain our leadership in the industry!

I sincerely hope to see all of you at the AAHAM National Institute this October in Baltimore. I'm also looking forward to seeing you at our two-day local Annual Conference this year, for the first time since pre-covid!! Save the date for Nov 6-7!! You won't regret attending!

If you have any questions, need any help navigating through these events, or just want to learn more, feel free to reach out to me directly!

I also want to take a moment to express my heartfelt gratitude to our Board of Directors, whose unwavering dedication ensures our chapter's success, and to our sponsors, whose generous support enables us to provide valuable educational opportunities for our members. Your commitment and contributions are essential to our achievements.

Let's continue to collaborate and make our Pine Tree Chapter a shining example of excellence in Maine and beyond. United, we can achieve remarkable successes!

*Warmest regards,
Christine Telles*

About The Pine Tree Chapter President

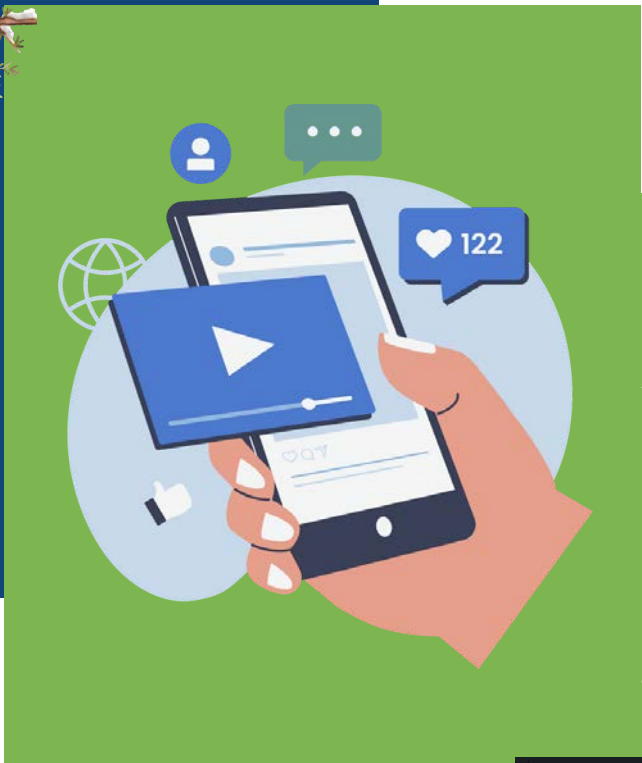
Christine Telles is the President and Principal of Marcam Associates, bringing nearly 25 years of experience in the healthcare industry. She provides leadership for the company's day to day workflow and has advanced her expertise through education. A Certified Revenue Cycle Executive, Christine actively contributes to various professional organizations and has held leadership roles in multiple AAHAM chapters, as well as serving on AAHAM's national Government Relations Committee. Originally from Massachusetts, she now resides in New Hampshire with her husband and has three grown children in the New England area. She is also thrilled to welcome her two brand new grandbabies into the family!



A favorite quote from your president....

"To change the world, Start with one step. However small, the first step is hardest of all."

— Dave Matthews Band



Innovative New LinkedIn Account

As you may know, we launched our new LinkedIn account recently! This platform will help us connect and engage with each other more effectively. We have some exciting changes on the horizon aimed at growing our membership and improving attendance at our future events. Stay tuned for updates!

Look for the square image of our logo!

Every "like" and "repost" will help us spread the word!

Liking and reposting content on a new LinkedIn business account is crucial for several reasons



Check it out!

<https://www.linkedin.com/company/pine-tree-chapter-of-aaham/>



- **Visibility and Engagement:** Engaging with posts increases visibility in your network. The more you interact, the more likely your content will appear in the feeds of your connections and followers.
- **Building Relationships:** Liking and sharing relevant content fosters connections with industry peers, clients, and potential partners. It shows that you are active and invested in your field.
- **Establishing Authority:** By sharing insightful content, you position your business as a knowledgeable player in your industry. This helps build your brand's credibility and attracts followers.
- **Networking Opportunities:** Engaging with others can lead to new networking opportunities, collaborations, and partnerships that can benefit your business.
- **Content Strategy:** Reposting content from others allows you to diversify your feed and provide value to your audience without always creating original content. This can keep your followers engaged and informed.



2025

Board of Directors



Our dedicated team of volunteers serves the Pine Tree Chapter, bringing together a diverse range of expertise and passion for healthcare administrative management. Committed to fostering collaboration and driving our mission forward, they work tirelessly to support our members and enhance our community's impact.



JOIN OUR TEAM

President:

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- Vickie S. Heath
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- Alex Denham
- Stacey Russell
- Melissa McDonough



State of Maine to Apply for Rural Health Transformation Program Funding

State invites feedback to shape application for federal funding to bolster rural health

AUGUSTA-- The State of Maine announced today that it is launching a robust public engagement process to apply for funding through the Rural Health Transformation Program (RHTP), a new Federal initiative to bolster rural health care providers.

The RHTP was created within the Federal budget reconciliation bill, H.R. 1, signed into law on July 4, 2025. The law makes significant and permanent cuts to health care funding, which are expected to increase the number of uninsured individuals and costs to provide health care to them over the next several years, particularly in rural areas. The RHTP would provide one-time funding to support rural health care, though it is likely to be only a fraction of the \$5 billion that Maine is estimated to lose under the law.

The State is committed to seeking the maximum amount of funding possible through the RHTP to invest in rural health care providers, people, and communities. Over the coming weeks, Maine people are invited to share perspectives and ideas during the public engagement process to inform the State's RHTP application, which is due November 5, 2025.

"Like many people across our state, rural Maine is my home. It is where I was born and largely raised, and it is where my heart is. It is important to me that folks who live in rural Maine have economic opportunity and have a strong health care system to support their health and wellbeing," said Governor Janet Mills. "But today health care in rural Maine -- and across rural America more broadly -- faces real and serious challenges, and I am deeply worried about it. Maine will fight for every possible dollar of funding through the Rural Health Transformation Program, beginning with a robust public process to engage Maine people on innovative ways we can improve health care in our rural areas and give our application the strongest possible opportunity to make an impact in Maine."

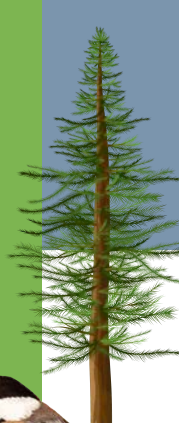
On behalf of the State of Maine, the Department of Health and Human Services (DHHS) will lead the application process in collaboration with the Governor's Office of Policy Innovation and the Future and other state agencies. Maine is launching a robust public engagement as part of that process.

Details about the public engagement process are available on a new webpage -- which has information for health providers, partners, and the public about submitting their input. Beginning next week, the State also will host public information webinars, followed by community listening sessions to be scheduled for October.

CMS released RHTP guidance and application instructions to states on Monday. States now have under two months, until Nov. 5, 2025, to develop and submit their applications.

CMS expects to make funding decisions by Dec. 31, 2025 and issue awards to states by January 2026.

“The State of Maine is acting quickly to help stabilize and advance rural health care through innovation,” **said Maine DHHS Commissioner Sara Gagné-Holmes.** “We encourage Mainers statewide to share their perspectives on how Maine can hit the ground running with a timely and comprehensive approach.”



Source:

<https://www.maine.gov/dhhs/news/state-maine-apply-rural-health-transformation-program-funding-wed-09172025-1200>



Medicare Advantage enrollment expected to fall in 2026 as insurers cut back on unprofitable plans

Higher costs in 2026 plans
Insurers decommission plans

Key Points

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4

The Centers for Medicare & Medicaid Services sees Medicare Advantage enrollment falling to 34 million in 2026, down from 35 million this year.

CMS sees the Medicare market remaining stable, but analysts say health insurer filings point to higher deductibles and out-of-pocket costs on 2026 MA plans.

Insurers have cut broker commissions on 15% to 20% of plans to discourage enrollment in unprofitable plans, according to data from Medicare advisory firm Chapter.

CMS says a government shutdown should not impact the Oct. 1 start of the Medicare open enrollment shopping period.

Understanding Medicare

Part A



INPATIENT HOSPITAL CARE
SKILLED NURSING SERVICES
HOSPICE CARE

Part B



DOCTORS' VISITS
OUTPATIENT HOSPITAL SERVICES
DURABLE MEDICAL EQUIPMENT
PHYSICIAN-ADMINISTERED DRUGS

Part C



MEDICARE ADVANTAGE PLANS, WHICH COMBINE PARTS A & B
MAY COVER VISION, DENTAL, AND HEARING

Part D



PRESCRIPTION DRUG COVERAGE

Source:

<https://www.cnbc.com/2025/09/29/cms-sees-medicare-advantage-enrollment-falling-in-2026-.html>





Medicare Advantage enrollment expected to fall in 2026 as insurers cut back on unprofitable plans

Continued....

Medicare Advantage enrollment is poised to fall for the first time in nearly two decades, according to the Centers for Medicare & Medicaid Services.

The agency estimates that enrollment in the program will be 34 million in 2025 – marking less than half of all seniors – down from nearly 35 million this year, according to projections from health insurers.

Despite the projected pullback, the agency announced late Friday that it “anticipates that enrollment in [Medicare Advantage] in 2026 will be more robust than the plans’ projections,” and that the market will remain stable. Seniors will see they have an average of 10 plans to choose from in most markets when they get their first look at 2026 plans on Wednesday.

After chasing growth in the Medicare market for more than a decade, health insurers have faced shrinking profits in their Medicare Advantage programs over the last two years, as members tally higher-than-expected medical costs and new regulations pressure government reimbursement rates. The larger insurers are now cutting back on unprofitable plans and exiting some markets altogether.

“We’re seeing most health insurance carriers – most Medicare Advantage carriers – be much more focused on profitability relative to growth this year,” said Cobi Blumenfeld-Gantz, founder and CEO of Chapter, a brokerage which helps Medicare members enroll in coverage. “Some of the plan benefits will not be as robust as they have been in the past.”

Higher costs in 2026 plans

CMS projects that the average monthly premium across Medicare Advantage plans will decrease from \$16.40 this year to \$14 in 2026. However, when the preliminary open enrollment period kicks off on Wednesday, seniors may find higher pricing across many of the large insurer plans.

Analysts at Evercore ISI say initial data on 2026 offerings point to higher prices for plans from UnitedHealth Group’s UnitedHealthcare, CVS Health’s Aetna, Elevance, Humana and others.

“Our preliminary analysis shows that payors took action to improve margins through benefit reductions including higher premiums, deductibles and out-of-pocket maximum,” said Evercore ISI’s Elizabeth Anderson in a research note. “In particular, we saw (insurers) take more action on HMO plans which overall saw a more sizable cut to benefits.”

Analysts say insurers are prioritizing HMO, or health maintenance organization, plans for 2026, which tend to have more limited provider networks. Though companies are raising deductibles on those plans, seniors will still see offerings with \$0 premiums, according to analysts.

“That is one area that carriers are very reticent to touch. So, they’re more likely to cut benefits long before they would add a premium to a \$0 product. But the products that already have premiums today ... are likely to see increases,” said Brooks Conway, a principal at consulting firm Oliver Wyman.

Insurers decommission plans

Seniors tend to work with insurance brokers and agents to help sort through their options during open enrollment. So, one of the ways insurers try to boost enrollment in more profitable plans is by prioritizing commission rates. They’ll pay higher rates on some plans and none at all for others.

This year, the carriers are increasingly eliminating broker commissions on a wide swath of less profitable plans.

Source:

<https://www.cnbc.com/2025/09/29/cms-sees-medicare-advantage-enrollment-falling-in-2026-.html>





Medicare Advantage enrollment expected to fall in 2026 as insurers cut back on unprofitable plans

Continued....

“It’s not something that’s out of the norm for that to happen, but the amount of the plans cutting and being decommissioned, that’s what’s not normal,” said Michael Antoine, an independent health insurance agent with Partner Insurance Solutions.

For 2026 open enrollment, 15% to 20% of plans have been decommissioned across most of the country, according to data compiled for CNBC by Chapter. In some markets like New York, insurers have cut commissions on more than 25% of plans, while in parts of Georgia it’s over 35% of plans.

“This year in particular, it’s so important that people ask their Medicare advisor if there are plans that are available that the Medicare advisor may not be looking at because of these noncommission challenges,” said Chapter’s Blumenfeld-Gantz.

Even when they’re willing to forgo commissions, brokers may not be able to get access to some of those plans on their brokerage systems.

“I had an experience, and I’m not going to say the carrier, where I couldn’t even enroll the person into the plan,” Antoine said. “It was being completely suppressed. They didn’t want membership into that plan.”

Insurers are betting that with more restrictive offerings and enrollment, they can get a better handle on membership and costs for 2026. But with so much disruption in the market, uncertainty remains high.

“Enrollment is particularly difficult for plans to project in years like this one, where so many carriers are reducing benefits and adjusting their portfolios,” said Conway. “A plan might expect to reduce [Medicare Advantage] enrollment because they leaned out (of) benefits, only to find out that a major carrier exited their market, and the remaining carriers also leaned out their benefits.”

Open enrollment kicks off

Medicare enrollees should get notices from their insurers about changes to their current health plans this week, when the shopping period for 2026 open enrollment begins on Wednesday. With so many changes in the market, brokers say seniors need to shop around this year and weigh their options.

“This is not the year to go on autopilot,” said Whitney Stidom, vice president at online brokerage eHealth. “Doing comparison shopping can save over \$1,800 in out-of-pocket costs just by simply comparing plans and potentially finding something that will save them more.”

A looming government shutdown, which could start Oct. 1, could add a bit more uncertainty to this year’s enrollment, with Congress at an impasse on a funding agreement.

A former CMS official told CNBC a short shutdown should not impact open enrollment, because funding for contractors who oversee the process has already been allocated and will continue.

On Saturday, CMS announced that critical services for Medicare and Medicaid would not be affected by a shutdown, though the agency would not have funding to provide oversight to contractors, including those who administer the Medicare call centers.

The Medicare open enrollment period runs from Oct. 15 through Dec. 7.

Source:

<https://www.cnbc.com/2025/09/29/cms-sees-medicare-advantage-enrollment-falling-in-2026-.html>



Meet a Member



Melissa McDonough

Q1 WHAT INSPIRED YOU TO JOIN THIS CHAPTER?

I have been part of HFMA and other organizations for quite a while. A good friend recommended that I check out this chapter and when I did, I felt that it would be an ideal fit.

Q2 CAN YOU SHARE A DEFINING MOMENT IN YOUR PROFESSIONAL JOURNEY?

My defining moment is when my research and analysis assisted our office in reaching a settlement on behalf of Massachusetts hospitals due underpayments by MassHealth on the ambulatory group payments. This inspired my interest in analyzing denials and audits and advocating on behalf of healthcare providers.

Q3 WHAT ADVICE WOULD YOU GIVE TO SOMEONE LOOKING TO GET MORE INVOLVED WITH OUR CHAPTER OR THE HEALTHCARE SECTOR IN GENERAL?

My advice to anyone that wants to get more involved is to just "GO FOR IT". This group is very knowledgeable and willing to share information and their experiences with you.

Q4 WHAT'S YOUR FAVORITE SNACK?

My favorite snack has to be pistachios. Especially the chili roasted.

Q5 TELL US SOMETHING ABOUT YOU, THAT MOST PEOPLE WOULDN'T KNOW IF THEY MET YOU.

I love to fish. I started fishing when I was a kid with my dad and 2 brothers in fishing derby tournaments. Then as I became an adult and had two boys of my own, my husband and I taught them how to fish.

Q6 WHO HAS BEEN A SIGNIFICANT INFLUENCE IN YOUR LIFE, AND WHY?

My parents and my husband have been big influences in my life. Growing up, one of the most important lessons that my parents taught me was that you have to earn your achievements. Fran, my husband, has always supported and encouraged any goal that I set out to accomplish.

Q7 FINALLY, IF YOU COULD TRAVEL ANYWHERE IN THE WORLD, WHERE WOULD YOU GO AND WHY?

My favorite place to travel is the Bahamas. I love anywhere that I can just relax and chill out. When we have traveled to the Bahamas, we have been with family and friends and it has always been a happy time in my life.

Thanks, for letting us highlight you!



Melissa McDonough is Manager of Client Operations at PV Kent & Associates. She joined the PVK Team in 1995. She actively participates in AAHAM, MAPAM, and HFMA.

A favorite quote from your our friend....

"A day without laughter is a day wasted. -Charlie Chaplin



THANK YOU

Sponsors

We can't thank them enough!

Sponsor support is vital to our chapter as it provides essential funding that helps sustain programs and services. These partnerships not only enhance financial stability but also increase visibility and credibility within the community. Sponsors often bring valuable resources, expertise, and networking opportunities that can amplify the non-profit's impact. Ultimately, their support enables us to fulfill our mission effectively and reach more individuals in need.

Our Sponsors



Pine Tree Chapter
of AAHAM

Why Sponsor?



- Verbal recognition at all Pine Tree AAHAM events
- Recognition on Sponsor Slideshow at all Pine Tree AAHAM events
- Exhibit table at all Pine Tree events, including Annual Conference
- Recognition on our website, including company logo, and link to your website
- Advertisement in quarterly newsletter
- Featured on our LinkedIn page
- Opportunity to network with decision makers from many of Maine's largest providers
- Access to attendee lists for all Pine Tree AAHAM events



Chickadee Chatter

Welcome to Chickadee Chatter, your source for fun and fascinating tidbits! Here, we share quirky facts and intriguing insights that spark curiosity and brighten your day. Whether it's about nature, our community, or beyond, we hope these nuggets of information inspire you and get you chatting! Enjoy the chatter!

Moose Population: Maine has a large moose population, estimated at around 60,000 to 75,000 moose, making it one of the best places in the U.S. to see these animals.



Moose Diet: Moose are herbivores and primarily eat leaves, bark, twigs, and aquatic plants. They can consume up to 70 pounds of food in a single day.

Home to the Fog: The state of Maine has some of the foggiest places in the U.S., particularly along the coast, which adds to its mystical charm.

First State to Adopt a Flag: Maine was the first state to have a flag with a blue background and a central emblem, adopted in 1909.



Home to the Maine Coon: The Maine Coon is one of the oldest and largest domesticated cat breeds, known for its friendly disposition and tufted ears.

Cows Have Best Friends: Studies have shown that cows are social animals and can form strong bonds with other cows, often becoming stressed when separated.



FUN FACT

The **chickadee** is a small, energetic bird known for its distinctive black cap and cheerful "chick-a-dee-dee-dee" call. Found across North America, these birds are often seen flitting among trees and feeders, where they delight birdwatchers with their playful behavior and curious nature.





AAHAM

American Association of Healthcare
Administrative Management

*Empowering the future of healthcare
revenue cycle excellence.*

JOIN US!

Register today for our
annual conference!

Annual Conference

"Powering Up Healthcare"

November 6-7

Topics

- Utilizing AI for Clinical Denials/Documentation
- Round Table Discussion (Generational leadership Panel)
- Referrals/Authorizations
- Price Estimates
- Medicare Advantage and what hospitals can do to make it work
- And much more!



Ogunquit, Maine



Discover the perfect blend of inspiration and relaxation at our annual conference in the enchanting coastal town of Ogunquit!

Why Attend?

- Networking Opportunities
- Engaging Sessions
- Stunning Scenery
- Local Flavor
- Unique Experiences



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UPDATE

National AAHAM

The Pine Tree Chapter of the National AAHAM (American Association of Healthcare Administrative Management) is dedicated to keeping you informed and updated on national developments in our field. We aim to enhance your understanding of key issues and initiatives affecting healthcare administrative management.

Annual National Institute

**“Unlocking Potential, Driving Results,
Streamlining Success”**

Register today!

October 20 - 22, 2025

Location: Hilton Baltimore Inner Harbor,
Baltimore

More information to come!



Become a National Member



Becoming a member of AAHAM puts a world of revenue cycle experts and information at your fingertips.

With a call to one of our chapters, AAHAM members can network with experienced revenue cycle professionals who have faced many of the same challenges they face every day.

For a cost of less than a dollar a day, AAHAM membership is the best investment you can make in your career!



GET CERTIFIED

Why earn an AAHAM certification?

National AAHAM certification is a valuable investment in your growth. For over 40 years, it has set the standard in patient financial services and the revenue cycle.

Whether you're new or experienced, AAHAM offers a career ladder from Certified Revenue Cycle Specialist to Certified Revenue Cycle Executive. Ongoing education ensures you stay updated on the latest industry changes.

Check out some our certified members!

We're proud of these folks!

- Karen Clark
- LeAnn Luczek
- Timothy Moore
- Shannon Ryan
- Vickie Heath
- Christine Telles



There are various levels of certification

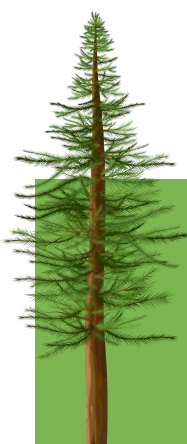
- CRCE (Certified Revenue Cycle Executive)
- CRCP (Certified Revenue Cycle Professional)
- CRIP (Certified Revenue Integrity Professional)
- CRCS (Certified Revenue Cycle Specialist)
- CCT (Certified Compliance Technician)

**TRAINING
WEBINARS
AVAILABLE**



Check it out!

[Click here for more information from National AAHAM](#)





Membership Renewal/Application Form

Pine Tree Chapter of AAHAM is pleased to welcome you as a member.
Annual dues are \$25.00 per person.
Membership runs from January to December. Local dues cannot be prorated during the year.

To ensure that you are a recognized member for the Chapter year and receive all notifications of educational sessions, please submit your payment of \$25.00, made payable to “Pine Tree AAHAM”

Mail to:
Theresa Huck
405 Woodford Street
Portland, ME 04103

If you are a member of National AAHAM and choose to pay your local dues through them, it is important that you still send this form (without payment) to the above address so that our records will correctly reflect your membership.

Please complete the following:

Name and Title: _____
Certification: _____
Organization: _____
Address: _____
Daytime Telephone: _____
Fax: _____
Email: _____

Check all that apply:

- This is a new membership
- I am renewing my application
- I have paid my dues through National AAHAM

For Treasurer’s Use Only:

Check No:
Date Received:

