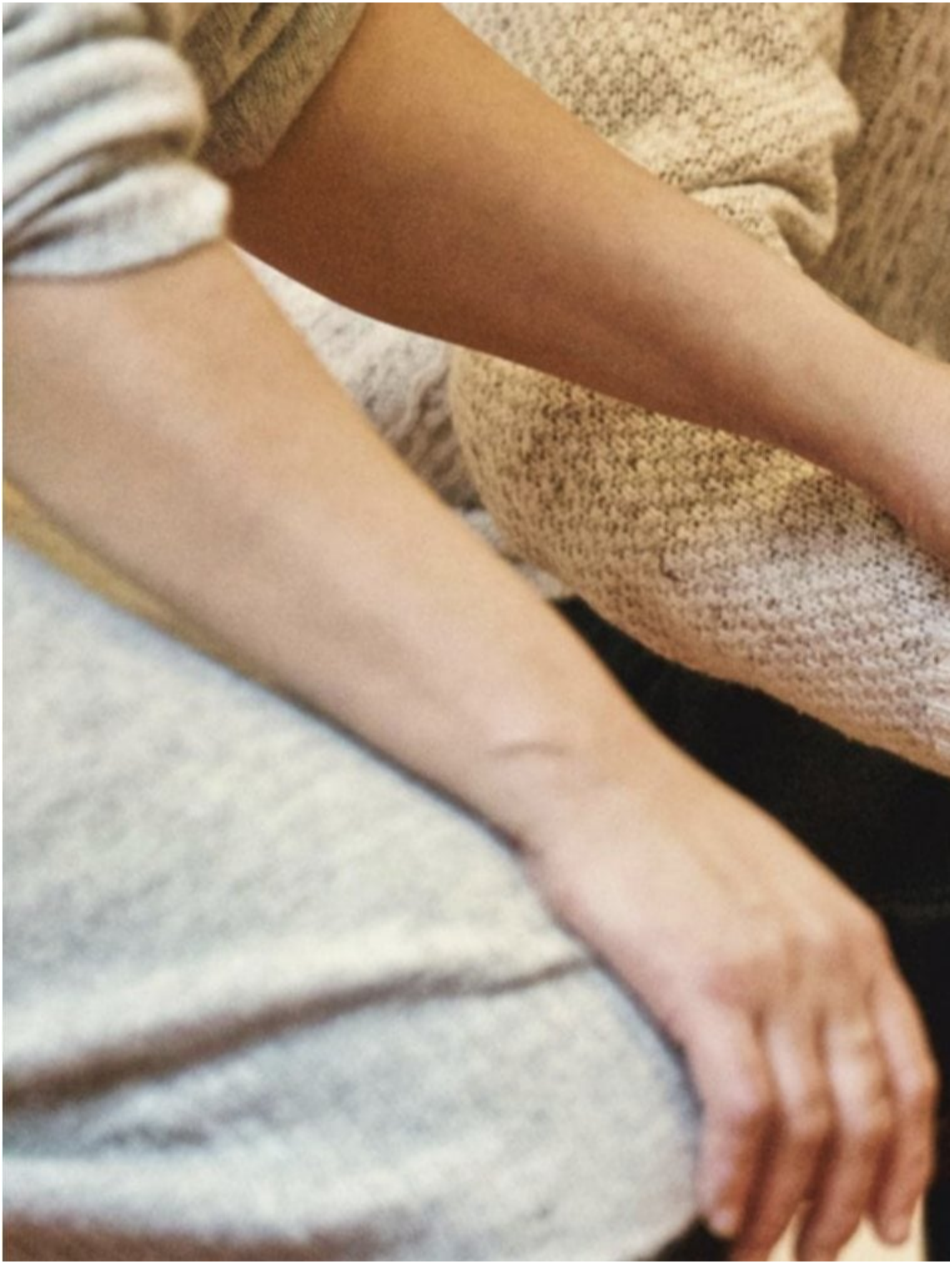
BJC, Aetna Reach 2027 Agreement For Illinois TRAIL Retirees

by Dan Brannan, Content Director
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ST. LOUIS — Illinois state retirees enrolled in the TRAIL program through Aetna Medicare Advantage will retain in-network access to BJC HealthCare providers and hospitals in 2027 under a one-year agreement between the two organizations.

This includes hospitals like Barnes-Jewish in St. Louis, where many in Illinois go for surgeries and intensive medical care.

The agreement gives Illinois a transition period to consider additional retiree plan options for 2028 and beyond that include in-network BJC care, according to the health system. It applies only to Illinois state retirees' TRAIL coverage, not other group plans or individual Aetna Medicare Advantage plans.

The agreement follows an Oct. 23, 2026, letter from state Rep. Amy Elik, R-Alton, and other local legislators urging continued negotiations after news that Aetna Medicare Advantage plans would no longer provide in-network BJC care for Illinois state retirees beginning Jan. 1, 2027.

Elik said state Sen. Erica Harriss and more than a dozen other downstate legislators joined her in sending the letter to BJC, Aetna and Illinois Central Management Services.

"I want to commend all parties for coming together and extending this agreement for our retirees, who would have faced a potentially devastating loss of providers and lack of healthcare in our communities," Elik said in a statement.

Elik said further work is needed to expand coverage choices for retirees in the Metro East, including a Medicare supplement plan option.

"There are statutory changes that will be needed, and purchasing contracts that will need to be procured in order to give those choices," she said. "I am committed to exploring legislative solutions to get this fixed for retirees throughout the state, and not have this same situation happen again in the future."

BJC said it has ended relationships with certain Medicare Advantage plans, as have nearly 200 health systems nationwide. The health system said it will contract only with plans that have reasonable terms and conditions focused on patients' best interests.

Patients with individual Aetna Medicare Advantage plans should review options that offer in-network care from BJC providers and hospitals in 2027 during the Medicare annual enrollment period, which runs through Dec. 7, 2026.

Patients with individual Aetna MA plans should review their coverage options that offer in-network care from BJC providers and hospitals in 2027. They should explore their options during the Medicare Annual Enrollment Period, which runs through Dec. 7, 2026. More information can be found at www.bjc.org/medicare and www.medicare.gov.

Share your thoughts in the comments below on the one-year BJC-Aetna agreement for Illinois state retirees enrolled in the TRAIL program to retain in-network access to BJC HealthCare providers and hospitals in 2027.