

ACO REACH Frequently Asked Questions

What is ACO REACH?

ACO REACH is a Centers for Medicare and Medicaid Services (CMS) pilot program that is testing alternative payment models for Medicare services. The name of the pilot program, ACO REACH, is an acronym that stands for Accountable Care Organization (ACO) Realizing Equity, Access, and Community Health (REACH). It's a model providers may choose to participate in that provides payment incentives, tools, and resources for providers to improve care coordination and the quality of care for Medicare patients.

What are ACOs?

Accountable Care Organizations (ACOs) are groups of doctors, hospitals, or other health care providers who collaborate to provide coordinated, high-quality care to the Medicare patients they serve. The goal of Medicare ACO models is to ensure that patients get the right care at the right time, while avoiding duplication of services.

Does ACO REACH affect me if I'm enrolled in a CalPERS non-Medicare Basic health plan?

No. ACO REACH is a pilot program for traditional Medicare.

How many CalPERS Medicare beneficiaries are receiving care under ACO REACH?

ACO REACH is providing care to an estimated 2.1 million Medicare beneficiaries out of the over 65 million nationwide. The universe of potential CalPERS members enrolled in ACO REACH is likely a small subset of the approximately 150,000 members enrolled in PERS Platinum Medicare Supplement and PERS Gold Medicare Supplement plans.

If I am enrolled in a Medicare Advantage health plan, will I receive care under ACO REACH?

No. ACO REACH is a pilot program for traditional Medicare only.

Will ACO REACH limit my Medicare treatment options?

No. Patients served by providers participating in ACO REACH receive the same care and benefits and have the same rights they have under traditional Medicare, including the freedom to see any health care provider that accepts Medicare.

What protections are in place for patients served by providers participating in ACO REACH?

Medicare members seeing an ACO REACH provider:

- Are entitled to all traditional Medicare benefits, plus some additional ones.
- Are notified annually that their primary care physician (PCP) is part of an ACO, and that their Medicare benefits have not changed.
- Can elect to see a provider they choose at any time, even those not part of an ACO (e.g., a specialist who provides heart, diabetes, cancer, or arthritis care).

- Can select a different PCP if they don't want to be aligned with the ACO REACH model.
- Can opt-out of having their data shared with the ACO and still see the same provider.
- Are protected from marketing activities targeted to individuals aligned to REACH ACOs for the purpose of recruitment into Medicare Advantage plans.

How will the ACO REACH model be evaluated?

The ACO REACH pilot program operates until December 2026. The program will be evaluated by experts outside the government to measure its impact on the quality of care, the use of care by patients, their health outcomes, and overall costs.

What is CalPERS' role in ACO REACH?

CalPERS does not administer ACO REACH. Nevertheless, CalPERS will continue to monitor the progress of ACO REACH. Members who have concerns about their care should always contact their health plan and/or CalPERS for help.

Where can I get more information about ACO REACH?

Visit the CMS website at www.cms.gov/priorities/innovation/innovation-models/aco-reach. The CMS website also provides [frequently asked questions](#).