



Press Release
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Hospital District Urges Careful Review During Medicare Enrollment

Local patients reminded to understand key differences between Traditional Medicare and Medicare Advantage before choosing a plan.

KNOX CITY, Texas – (Oct 17, 2025) – With Medicare open enrollment continuing through December 7, Knox County Hospital District encourages community members to take time to review their coverage options and make informed decisions. Hospital leaders emphasize that while Medicare Advantage plans may appear attractive, they differ significantly from traditional Medicare in how care is delivered and who makes the key decisions.

“Each fall, many seniors are presented with an overwhelming number of options,” said Stephen Kuehler, CEO. “It’s important to look beyond the advertising and truly understand what’s being offered. Traditional Medicare remains one of the most consistent and flexible choices for most individuals because it puts patients and their providers—not insurance companies—at the center of care.”

Unlike traditional Medicare, which is federally administered and widely accepted by providers, Medicare Advantage plans are managed by private insurance companies. These plans often restrict members to network-based care and may require prior authorizations for certain services.

Kuehler noted that the difference becomes most apparent when patients need ongoing or specialized treatment. “Under Traditional Medicare, patients can usually see the providers they know and trust, whether locally or beyond,” he said. “That continuity matters, especially when someone is managing chronic conditions or needs coordinated care close to home.”

While Medicare Advantage plans often promote additional perks, such as gym memberships or limited dental coverage, Kuehler said those benefits should be weighed carefully against the trade-offs. “What we want people to understand is that those extras may come with narrow provider networks or limited coverage for certain procedures,” he explained. “It’s not that Medicare Advantage is bad—it just operates differently, and sometimes those differences can make it harder to receive care from your preferred doctor or hospital.”

Knox County Hospital District’s providers see firsthand how insurance restrictions can complicate local healthcare access. Traditional Medicare, on the other hand, allows the hospital and its affiliated clinics to provide services based on clinical need rather than network rules or third-party approval processes.

“Here at Knox County Hospital District, our mission is to make sure people receive the care they need, when they need it,” Kuehler said. “Traditional Medicare gives patients that freedom and ensures

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decisions stay between the provider and the patient—not an insurance administrator.”

Open enrollment season began on October 15 and runs through December 7, offering a valuable window for beneficiaries to enroll or make plan changes. The hospital encourages residents to review both options carefully, ask questions, and consider how each plan aligns with their personal healthcare needs.

“Even though it’s tempting to go with what sounds simplest, this decision affects every doctor’s visit and every hospital stay,” Kuehler said. “We urge everyone to research carefully, talk with trusted advisors, and make the decision that gives them the best access to quality care.”

For reliable, unbiased information about Medicare and Medicare Advantage, visit www.choosingmedicare.org. To learn more about local healthcare services or to speak with a representative at Knox County Hospital District, call 940-657-3535.

About Knox County Hospital District

Founded in 1926, Knox County Hospital District provides healthcare for residents of Knox County and surrounding areas. The district offers a wealth of medical services, including 24-hour emergency care, advanced radiology services, a clinical laboratory, home health, physical therapy, long-term care, patient education, and more. For additional information, please call 940-657-3535 or visit www.knoxhospital.org.

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