Tracey A. Banks, MD.
Lori D. Halderman, MD.
Christi A. Kidd, MD.
Michon McCloud, MD.
Labeena Wajahat, MD.
Hannah Ashitey, MD, MPH.
Elizabeth Marley, CNM.
Holly Costello, CNM.



Breona Black, CNM.
Chasity Roye, CNM.
Monica Konrad, CNM.
Letitia Gordon, CNM.
Angela Judson, CNM.
Jennifer Nuspel, NP-C.
Laura Kennedy, NP-C.
Jennifer Barbosa, NP-C.

September 22nd, 2025.

Subject: Important Hospital Affiliation Update Effective January 1, 2026

Dear Patient,

We want to make you aware of an important change regarding hospital affiliation and insurance networks.

Effective January 1, 2026, our providers will no longer be affiliated with Medical City McKinney, an innetwork hospital for the following insurance carriers:

Oscar Health Insurance
Sana Benefits
Molina Healthcare
90 Degree Benefits
PHCS/Multiplan Insurance Network
Ambetter Health
Medi-Share
United Healthcare – TXONEX plan only
Aetna – CVS Health Marketplace only

What this means for patients with the above insurances:

If you are pregnant or scheduled for surgery, there will not be an in-network hospital option with our practice. You may choose to:

- Transfer your care to a provider who has privileges at an in-network hospital. Please contact your insurance company for a list of in-network providers.
- Continue your care with us and receive hospital services at Baylor Scott & White Medical Center
   – McKinney, where our physicians have privileges. In this case, hospital services would be billed
   as out-of-network and may involve out-of-pocket expenses. We strongly encourage you to contact
   the Baylor Scott & White billing department in advance for cost estimates.

For patients receiving gynecological care only:

• You may continue to see us in-network for office visits, but please be aware that if you ever need hospital-based services, the same limitations will apply.

We understand that this may be an unexpected change and want to ensure you feel supported during this transition. If you have questions or need assistance with next steps, please reach out to our office.

Sincerely, Adriatica Women's Health