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YMCA of Western North Carolina Medicare Advantage and Supplement Plan Partners – Member FAQ

Updated October 2025

Insurance-funded memberships are local to YMCA of WNC and are not part of Nationwide Reciprocity.

Does the Y participate with Medicare Advantage plans?

The YMCA of Western North Carolina partners to provide wellness benefits for Medicare Advantage plans through plans that include Renew Active, FitOn Health, OnePass, Silver&Fit, and Ambetter Health.

Each of these options provides a YMCA membership. Some plans require fees and annual enrollment. Contact your insurance broker for details.

What are the benefits of YMCA membership through a Medicare Advantage plan?

Membership through partner Medicare Advantage plans provides full access to all seven YMCA of WNC locations in Buncombe, Henderson, and McDowell counties. Our programs help older adults stay active, improve health, and maintain community connections.

We offer unlimited group exercise and water fitness classes, as well as programs for chronic condition support, falls prevention, cancer survivorship, diabetes prevention and management, and arthritis management. Clubs, group outings, and volunteer opportunities are also available.

How do I know if my plan works with the YMCA of WNC?

Contact your insurer about the wellness benefit for your Medicare Advantage or Supplement plan. We work with plans that include Renew Active, FitOn Health, OnePass, Silver&Fit, and Ambetter Health.

How do I contact these plans to learn more?

- Renew Active: myrenewactive.com
- FitOn Health: fitonhealth.com
- OnePass: youronepass.com
- Silver&Fit: silverandfit.com
- Ambetter: ambetterhealth.com

How do I get set up?

When you sign on to one of these plans, your insurer will advise you on next steps and issue proof of eligibility. Next, bring your proof of eligibility to the membership desk at any YMCA of WNC location. Some plans require fees and annual enrollment. We'll enter your information and issue your YMCA membership card, and you can begin enjoying the Y right away. All new members have access to free wellness coaching sessions, which are a great way to get started.

How to keep your coverage active

Just visit one of our facilities and scan your YMCA membership card each visit. Scan each month keeps your membership active.

Will I be able to use another Y when I travel?

Medicare Advantage plan members are members of the YMCA of WNC and have access to our seven facilities in Buncombe, Henderson, and McDowell counties. These memberships are not transferrable to or reciprocal with other YMCAs across the country. If your plan does not offer this benefit and you are interested in having the flexibility of using any Y in the nation, we suggest you consider our Senior or Senior Household membership options.

What if my spouse or partner can't participate through a Medicare Advantage plan yet? Can they be my guest?

Y members are encouraged to bring guests with them. After three visits, we ask guests to establish their own membership.

I would like a Y membership, but I'm on a fixed income. What can the Y do for me?

With a 12-month commitment, our senior membership for adults age 65 and up is reduced to \$57/month, or \$79/month for two individuals age 65 and up in a household. As a nonprofit organization, we benefit from generous donations that allow us to offer income-based rates for membership and programs. Learn more and apply at ymcawnc.org.

Why we don't accept SilverSneakers or other third party providers at the YMCA of WNC

We're a nonprofit whose mission is to expand access to health and community connection. To partner with any third-party payer, we must ensure the agreement:

- Aligns with our mission
- Treats all parties equitably (member, insurer/aggregator, and the nonprofit Y)
- Does not jeopardize our tax-exempt status

After multiple reviews, the compensation model offered by SilverSneakers does not meet those criteria for our association. Specifically:

- Nonprofit compliance: Their prevailing reimbursement approach could be interpreted as favoring a for-profit intermediary relative to the value of services the nonprofit provides. We will not enter into any arrangement that may put our tax-exempt status at risk.
- Equitable value exchange: The per-visit/month reimbursement levels and rules we were offered do not cover the actual cost of full Y access (pools, group exercise, wellness coaching, chronic-condition programs, facility staffing, and maintenance). Accepting below-cost reimbursement shifts costs onto our other members and donors, which conflicts with our nonprofit stewardship.
- Mission protection: We prioritize partnerships that sustain broad, consistent access for older adults over the long term. Agreements that are under-funded or unstable ultimately reduce access and quality.

We do partner with insurance programs whose compensation models support our nonprofit obligations and full-facility access: Renew Active, FitOn Health, OnePass, Silver&Fit, and Ambetter Health. If your plan changes, talk with us. Most members find a great alternative through one of these partners or through Y-Access (income-based rates), Senior, or Senior Household memberships.

Bottom line: We aren't able to offer SilverSneakers because the compensation model we were offered is not compliant with our nonprofit requirements and does not sustainably fund the services our community relies on. We will continue to negotiate in good faith with any insurer/aggregator whose model supports equitable, nonprofit-appropriate reimbursement.

If you receive a notice about your plan moving to SilverSneakers

What it means: Your insurer/administrator is switching the fitness benefit brand they use.

YMCA of WNC status: We do not accept SilverSneakers.

Your options:

- Ask your insurer if your plan can use Renew Active, OnePass, Silver&Fit, or Ambetter Health at YMCA of WNC.
- If not, we can help you compare Senior or Senior Household memberships and Y-Access income-based rates so you can keep coming to the Y without interruption.
- If you're choosing a 2026 plan, select one that includes one of our accepted partners.