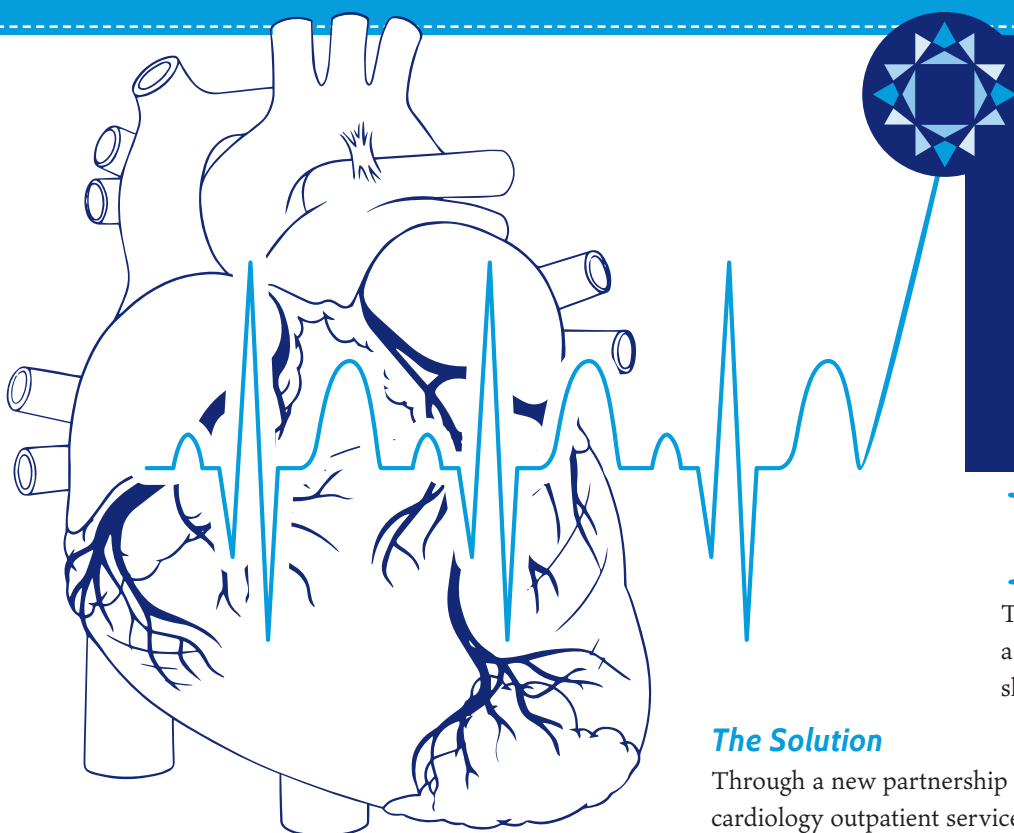


Healthy Horizons

A GUIDE TO YOUR HEALTHY LIFE

SUMMER 2026



How Huggins Hospital Is Reimagining Access to Cardiology in Rural Communities

For the past few years, patients in the Eastern Lakes Region have had to travel long distances to access general cardiology care. As rates of heart disease rise nationwide and access to care continues to be an issue, this challenge has felt increasingly urgent. The teams at Huggins Hospital in Wolfeboro, NH, have been working thoughtfully toward a sustainable solution, one that meets patients where they are while navigating a national shortage of cardiovascular providers.

The Solution

Through a new partnership with Eagle Telemedicine, Huggins Hospital is launching an innovative telemedicine based cardiology outpatient service, bringing high quality heart care to people in Huggins Hospital's service area. This model reflects both the realities of today's healthcare workforce and Huggins Hospital's commitment to forward thinking care for rural communities.

In this Edition:

- 6 Making Sense of Healthcare Costs and Insurance
- 7 MRI Ambient Experience – Now Taking Patients!
- 8 New Providers

Healthy Horizons is a publication of
Huggins Hospital

Wolfeboro, NH | HugginsHospital.org
Please e-mail askhuggins@hugginshospital.org or call 603.515.2073 with any questions or feedback. You can find an electronic version of *Healthy Horizons* online at www.hugginshospital.org.

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A National Challenge, Felt Locally

The difficulty Huggins Hospital has faced in developing a local cardiology outpatient service is not unique. Across the country, hospitals (particularly rural hospitals) are grappling with a growing shortage of general cardiologists.

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Huggins Hospital Earns *National Recognition* on 2026 “100 Critical Access Hospitals to Know” List

Huggins Hospital has once again been recognized on the national stage for its commitment to providing access to high-quality care while maintaining organizational strength in finances and workforce. The hospital has been named to Becker's Hospital Review's “100 Critical Access Hospitals to Know” list for 2026, a significant honor highlighting exceptional rural hospitals across the United States.

continued on page 4

Expert Orthopedics and Sports Medicine. Care That Moves You.

At Huggins Hospital, expert orthopedic surgeons and sports medicine specialists don't just practice here; they choose to be part of this community. Surrounded by lakes, mountains and the spirit of an active lifestyle, our physicians and physician associates understand what it means to stay in motion and stay connected to the place you call home.

We provide advanced orthopedic care close to home, from sports injuries to joint replacement, using leading-edge technology such as the Mako Robotic-Assisted System for knee and hip replacements, a level of precision and

continued on page 7

Huggins Hospital CEO Jeremy Roberge



Thank you for taking the time to read updates about the services, care and recognition we are experiencing here at Huggins Hospital. I feel a deep sense of pride in what we’ve accomplished and how our teams dedicate themselves to our community every single day. The people of the Eastern Lakes Region deserve care they can trust close to home and our Huggins Family works tirelessly to deliver. From the bedside to behind the scenes, their compassion, dedication and commitment to doing the right thing define who we are. Even in a time when healthcare is facing well-known challenges across the country, Huggins Hospital has continued to grow, adapt and strengthen the services we provide.

This year, we celebrated the one-year anniversary of our Cancer Care & Infusion Center, which has already made a meaningful difference for patients and families who no longer

need to travel far for treatment. We also strengthened access to expert general surgery and orthopedic care, helping more people stay active and engaged in the lives and the location they love. Along the way, we’ve been honored with national recognitions that reflect our commitment to care and quality, but what matters most is what that means for our patients: better outcomes, services closer to home and a team that truly cares. I am incredibly grateful for the trust you place in us and am so proud of the Huggins Family for continuing to grow and strengthen the care in our community.

Sincerely,

Jeremy Roberge, CPA, President & CEO

Reimagining Access to Cardiology *continued from cover*

According to the American College of Cardiology (ACC), the shortage of cardiologists is most acute in general cardiology, the specialty that serves as the front door for all types of cardiovascular care. Many cardiology fellows now pursue additional sub specialty training rather than entering practice as general cardiologists, creating an imbalance between patient demand and available providers.

This shift has real consequences. National data shows that wait times for general cardiology visits have increased significantly in recent years and access challenges are especially

pronounced in rural areas where recruiting and retaining specialists is already difficult.

“These challenges are not about lack of effort,” says Monika O’Clair, Huggins Hospital’s Chief Strategy Officer. “They’re about workforce trends that

affect hospitals everywhere and hit rural communities first and hardest. We were determined to come up with a plan to ensure access to cardiology services for our patients, friends, family and neighbors.”

Turning Challenge into Opportunity

Rather than accepting these barriers, Huggins Hospital focused on creating a model that is resilient and built for the future. By partnering with Eagle Telemedicine, a nationally recognized provider of specialty telehealth services, Huggins Hospital can connect patients directly with experienced general cardiologists, without requiring patients to leave their community.

In this new model, patients come to Huggins Hospital for their cardiology appointment. They are welcomed and supported by a dedicated Huggins Hospital staff member who remains available throughout the visit, coordinating care, assisting with technology and ensuring questions are answered. The cardiologist joins the visit, virtually, conducting a comprehensive consultation including a physical assessment with the help of special medical equipment and technology. The cardiologist works closely with the on-site team to develop a care plan tailored to each patient.

“With dedicated cardiologists on staff for our cardiology service, Huggins Hospital patients will have the opportunity to build a strong connection with their provider,” says Barry Gendron, DO, Huggins Hospital’s Chief Medical Officer. “This is an evolution of rural health care that will ensure local access to cardiology services.”

Innovation With a Human Touch

While technology plays a central role in this new cardiology service, the heart of the experience remains deeply human.

Patients will be supported by exceptional Huggins Hospital staff, trained to walk alongside them through every step of the visit. From helping patients feel comfortable with the technology to ensuring follow-up care is clearly understood, this on-site presence reinforces what has always set Huggins Hospital apart: compassionate, community based care.

Why Telemedicine Service is Important

Telemedicine has become an important tool in healthcare. At Huggins Hospital, it is being used thoughtfully and strategically to improve access to care.

Key benefits for patients include:

- Care close to home – Patients can access cardiology expertise without extensive time off from work or long drive times/reliance on transportation, an especially important benefit for people with chronic conditions and those who live rurally.

- Faster access to care – According to the ACC, national demand for general cardiology services exceeds supply. Telemedicine helps reduce delays by expanding access to available cardiologists.

- Continuity and comfort – Every visit includes a trusted Huggins Hospital professional at the patient’s side, someone who knows the community, understands local resources and can help guide next steps.

- Seamless coordination of care – Diagnostic testing, follow-up visits and communication with primary care providers all remain anchored at Huggins Hospital.

A Model for the Future of Rural Healthcare

“Huggins Hospital Cardiology as a telehealth service is more than a single program,” says O’Clair. “It represents a scalable strategy.”

Healthcare leaders across the country recognize that telemedicine-enabled specialty care can play a critical role in addressing workforce shortages and expanding access in rural settings. The ACC and other national organizations have emphasized the need for innovative care models as demand for specialty services continues to rise.

At Huggins Hospital, this tele-office-visit approach is seen as a possible foundation for what comes next, opening doors to additional specialty services that have always been difficult to provide and/or sustain locally.

“This model allows us to think creatively and responsibly about how we continue to bring specialty care to our community,” says Jeremy Roberge, Huggins Hospital’s President & CEO. “If this model provides our community with the care and service they expect, it opens the door for us to continue to grow in the future.”

Looking Ahead

The launch of telemedicine based cardiology services marks an exciting milestone for Huggins Hospital and for the patients it serves. In an era when rural hospitals face increasing pressures, Huggins Hospital is demonstrating that innovation, partnership and thoughtful planning can turn national challenges into local solutions. By embracing new models of care today, Huggins Hospital is ensuring that tomorrow’s health care remains accessible, personal and close to home.

Opening Date and Contact

Huggins Hospital Cardiology is planning to open in early fall of 2026. A public announcement of the opening will be made in local media and on the hospital’s website and Facebook page. You can connect with your Huggins Hospital Primary Care Provider to get a referral to the Huggins Hospital Cardiology service or call 603.515.2972. You can meet our new Huggins Hospital Cardiology provider, Amier Ahmad, MD, on the back page of this magazine. We look forward to caring for you!

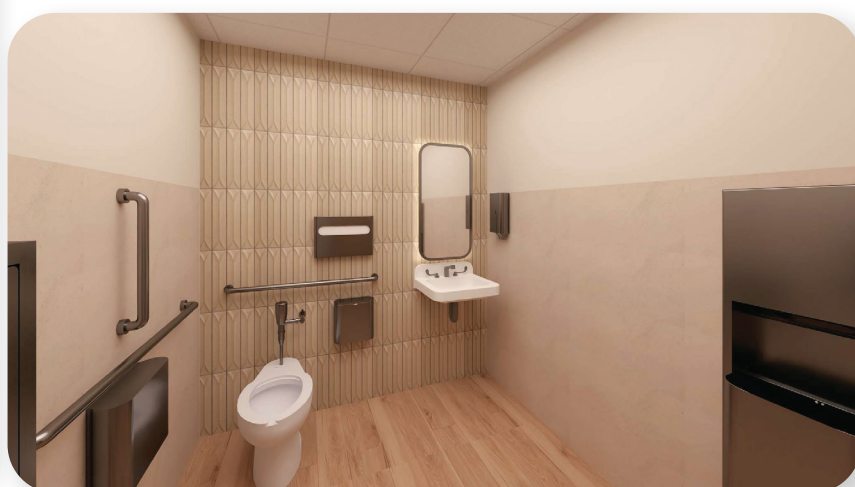
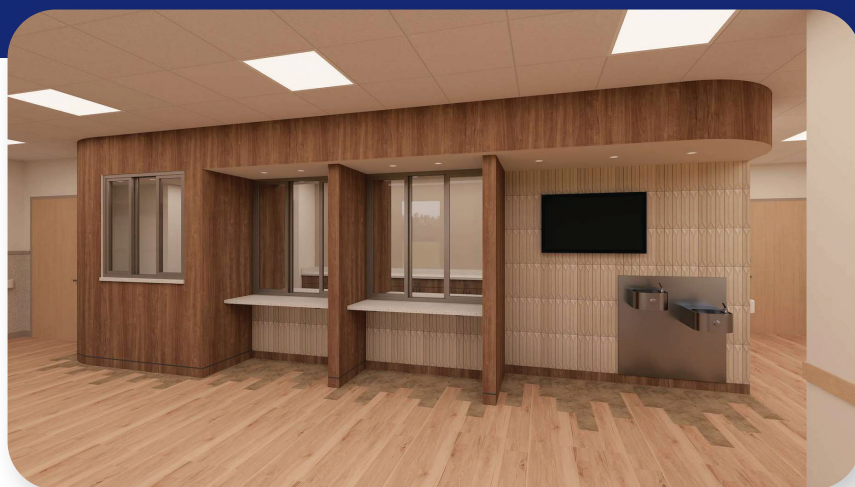
Support Access to Cardiology Services in Our Community

Huggins Hospital estimates it will sustain a financial loss of around \$500,000 per year providing cardiology outpatient services in our community. This service is a great need in our community and Huggins Hospital is dedicated to continuing this program even with the understanding that providing outpatient clinic visits is not reimbursed at a sustainable level. The hospital will rely on grants and donations to keep this service strong. If you’d like to support Huggins Hospital Cardiology, please reach out to Alaina Bolton in our Philanthropy Department at 603.515.2014 or abolton@hugginshospital.org. You can also donate by using the QR code on this page. Your support means local community members will no longer need to travel long distances for care or make the tough decision not to access care due to distance.



the COMPASS CAMPAIGN

UPDATE



EMERGENCY DEPARTMENT RENOVATION

Strengthening the Front Door to Emergency Care

For the roughly 40,000 year-round residents of the Eastern Lakes Region—and the more than 120,000 who grow our communities each summer—Huggins Hospital's Emergency Department is the closest door to emergency care. As an independent Critical Access Hospital, being ready for every patient, in every season, is crucial to our ability to keep everyone in our communities safe and healthy.

This year, the Compass Campaign's Renovations & Equipment Fund is supporting a two-phase \$680,000 renovation of that essential space. Phase I focuses on safety for both patients and staff, reconfiguring the registration area, updating flooring and furniture in the waiting area and improving the flow of patients through the department.

Phase II will further strengthen the Emergency Department by relocating the medication dispensing system to a more secure location, improving infection control measures and creating much-needed workspace for clinical staff.

"Every day, our team walks through these doors prepared for anything," William Riley, Huggins Hospital's Director of Emergency Services, shared. "These renovations will help ensure that our staff members are prepared for every emergency with a safe, functional environment to provide the emergency care this community needs."

Every gift to the Renovations & Equipment fund is a direct investment in the care available to you, the safety of our staff and the quality of our facilities. To make a donation, please go to www.hugginshospital.org/support/renovation, use the QR code on the opposite page or mail a check to Huggins Hospital Office of Philanthropy, 240 South Main Street, Wolfeboro, NH 03894.



Planned Giving Basics: A Simple Way to Leave a Legacy

Planned giving is a way of making a meaningful and lasting contribution to a nonprofit organization, often without affecting your current financial situation. By including Huggins Hospital in your estate plans, you provide sustainable support for the care we deliver today and long into the future.

Here are a few of the most common ways our donors choose to leave a lasting gift:

- **Bequest in a Will or Trust** – Naming Huggins Hospital in your will or trust, whether a specific amount or a percentage of your estate, is the simplest and most common type of legacy gift. It costs nothing during your lifetime and you can change it at any time.
- **Life Insurance or Retirement Assets** – You can often name Huggins Hospital as a beneficiary of a retirement account or life insurance policy with a simple form from your insurance provider. These gifts can carry significant tax advantages and let you make a lasting impact without changing your finances today.
- **IRA Charitable Distribution** – You may be able to direct all or part of your Required Minimum Distribution (RMD)—up to \$100,000—from your IRA directly to Huggins Hospital, tax free.
- **Gifts of Appreciated Securities** – Donating stocks, bonds or mutual funds that have increased in value may lower your tax burden and maximize your charitable impact.

Every situation is different, so we always encourage you to talk with your financial or legal advisor about what's best for you.

When you're ready, we'd be honored to welcome you into Huggins Hospital's **Anchor Society**, where we're *caring for tomorrow together*.

Huggins Hospital does not provide tax or legal advice. For advice, please consult your own advisors. To learn more or let us know you've included Huggins Hospital in your estate plans, contact Alaina Bolton in our Philanthropy Department at 603.515.2014 or abolton@hugginshospital.org.

Huggins Recognized for Quality Care & Expertise

Huggins Hospital *Recognized Nationally for Quality Care*

Huggins Hospital is proud to be recognized as one of the hospitals with the lowest catheter-associated urinary tract infection (CAUTI) rates in the nation—achieving a remarkable rate of zero. This distinction reflects an unwavering commitment to patient safety, as CAUTIs are among the most common healthcare-associated infections and can lead to serious complications such as longer hospital stays, increased costs and increased risk of illness.

A urinary catheter is a thin, flexible tube inserted into the bladder to drain urine when a patient cannot do so on their own (often needed during surgery, critical illness or for certain medical conditions). While catheters can be essential to care, preventing infection during their use is critical to protecting patients at vulnerable moments.

Decades of research have shown a clear link between catheter use and infection risk. The likelihood of infection increases the longer a catheter remains in place. Today, best practices focus on minimizing catheter use and duration, which has been proven to reduce infection rates and improve outcomes. Huggins Hospital’s clinical teams have focused on reducing the use of catheters when possible and closely weigh the risks and benefits in each patient’s situation. Huggins Hospital’s zero CAUTI rate is evidence of this disciplined, evidence-based approach and to a focus on quality care shared by every member of the team.

0 Catheter-Associated Urinary Tract Infections—setting the national benchmark for patient safety.

National Recognition *continued from cover*

According to Becker’s Hospital Review, this recognition places Huggins Hospital among a select group of hospitals that are setting the standard for rural healthcare – organizations known for expanding access to care, strengthening services close to home and improving the overall health of their communities.

Becker’s Recognition of Huggins Hospital

In the list of “100 Critical Access Hospitals to Know,” Becker’s writes: “Huggins Hospital maintains its independence as a 25-bed Critical Access Hospital by strategically growing service lines and preserving financial strength. Its efforts benefit a year-round population of 30,000 residents and more than 120,000 seasonal residents and visitors annually. The hospital has expanded access to primary care and orthopedics and introduced new services including cancer care to ensure patients can receive comprehensive treatment close to home. In 2025, Huggins Hospital opened a Cancer Care & Infusion Center, enabling patients to receive chemotherapy and hematology treatments locally rather than traveling long distances, a step that reduces financial burden, missed appointments and caregiver stress. The hospital is also preparing to open a new ambient experience MRI in early 2026, which creates a calming environment through visuals, sounds and lighting while extending MRI service availability. A successful implementation of the MEDITECH Expanse EHR established a single platform for the hospital and introduced a unified patient portal across all of Huggins Hospital’s services. In 2025, the hospital received the ‘Best Small Hospital’ award from the *NH Business Review*, recognizing its dedication to exceptional community care.”

Celebrating Excellence in Rural Healthcare

Critical Access Hospitals like Huggins Hospital play an essential role in the nation’s healthcare system. By design, these hospitals operate with 25 or fewer inpatient beds while providing 24/7 emergency services and other core healthcare services to rural communities.

Despite their size, the hospitals recognized on Becker’s 2026 list are distinguished by their ability to do more with less and Huggins Hospital shines in this list of exceptional hospitals.

Becker’s developed the list through a rigorous process that includes industry nominations and research, drawing on insights and recognition from other leading organizations such as the National Rural Health Association.

A Reflection of Community Commitment

For Huggins Hospital, this recognition reflects more than clinical and operational excellence; it highlights a deep, ongoing commitment to the communities the hospital serves. As a non-profit community hospital, Huggins Hospital operates not only in Wolfeboro but also through primary care locations in Alton, Ossipee, Moultonborough and Tamworth, ensuring access to care remains local and convenient for patients across the Eastern Lakes Region.

Building on a Legacy of Recognition

The Becker’s 2026 honor continues a longstanding tradition of national recognition for Huggins Hospital. Over the years, the organization, its leadership and its individual staff members have been acknowledged for excellence in quality and leadership, demonstrating a consistent commitment to workforce culture and access to care.

As healthcare continues to evolve, Huggins Hospital remains focused on strengthening services, embracing new technologies and meeting the growing needs of the community it serves. Being named to Becker’s “100 Critical Access Hospitals to Know” list reflects the consistent, behind-the-scenes work of delivering reliable care to Huggins Hospital’s community.

Huggins Hospital *Leadership Recognized*

Huggins Hospital’s President & CEO, Jeremy Roberge, and Chief Medical Officer, Barry Gendron, DO, were recognized in 2026 by Becker’s Healthcare as top leaders to know, reflecting the strength of leadership at Huggins Hospital and its commitment to serving Huggins Hospital’s communities.

Roberge was named to Becker’s list of “Critical Access Hospital Presidents and CEOs to Know” for 2026. The recognition highlights leaders who demonstrate an unwavering commitment to patient safety, clinical excellence, financial stewardship, service line growth and strengthening healthcare access within their communities. In response, Roberge shared, “I am deeply honored to once again receive this recognition from Becker’s. This is a reflection of our employees, leadership and community partners who work every day to ensure the strength of Huggins Hospital. Our combined effort ensures the availability of quality healthcare in our rural communities.”

Adding to this achievement, Dr. Gendron was recognized by Becker’s Healthcare as one of the nation’s “Hospital and Health System Chief Medical Officers to Know” for 2026. Becker’s highlighted Dr. Gendron’s leadership in advancing quality, operational performance and community health at Huggins Hospital.

These recognitions underscore the vital role strong leadership plays in the success of rural hospitals. Rural healthcare organizations face unique challenges including workforce shortages, financial pressures, evolving technology demands and the responsibility of meeting the healthcare needs of geographically dispersed communities. Effective leadership provides the vision, stability and collaboration necessary to navigate these challenges while maintaining high standards of care. Huggins Hospital continues to strengthen its ability to deliver exceptional care, expand access to services and ensure that the communities it serves have a trusted, sustainable healthcare resource for generations to come.



Jeremy Roberge
President & CEO



Barry Gendron, DO
Chief Medical Officer

Huggins Hospital
Medical Staff
President
Honored with
Preceptor Award



Ellen Dennehy, PA-C, DMSc, Huggins Hospital's Medical Staff President, Medical Director of Provider Informatics and a primary care provider at Wolfeboro Family Medicine, was

recently recognized by the New Hampshire Area Health Education Center Network (NH AHEC) as an outstanding preceptor. This recognition award was designed as a way for NH AHEC and its partners to honor and celebrate the dedication, unwavering commitment and immense benefit that preceptors bring to our future healthcare workforce in New Hampshire.

Ellen is dedicated to creating a welcoming and supportive learning environment where every student feels comfortable asking questions and actively participating. She believes that strong relationships are the foundation of successful learning and strives to create an environment where students feel encouraged to learn, grow and support one another with an open line of communication. By making each student feel valued and supported, Ellen helps build confidence and encourages every student to reach their full potential.

CONGRATULATIONS TO OUR NH

Top Docs 2026



We are thrilled to celebrate our exceptional Medical Staff and all the dedicated physicians who make a profound difference every single day. We extend our heartfelt gratitude for their unwavering commitment to our community's health. We are proud to announce the following Huggins Hospital Medical Staff members have been recognized by their peers as NH Top Doctors 2026.



Timothy Pinard, MD
Gynecologist
Wolfeboro Women's Health



David Reall, MD
Primary Care Physician
Alton Family Medicine

Each year, New Hampshire Magazine partners with a national research firm to conduct a comprehensive survey process where doctors cast votes for the best in their respective specialties. This peer-driven recognition truly speaks to the high quality of care and expertise our providers bring to Huggins hospital.

You can learn more about our dedicated Medical Staff and the comprehensive services we offer by visiting our website at: www.hugginshospital.org



Cancer
Care 1-Year
Anniversary!

In April, we celebrated the one-year anniversary of our Cancer Care program! Over the past year, our Cancer Care & Infusion Center Team has had the privilege of walking alongside our patients and families throughout their journeys. We've been honored to provide personalized care for many local community members who would have otherwise had to travel long distances for treatment. We are incredibly grateful for our dedicated Cancer Care & Infusion Center Team and the compassionate care they provide. For more information about our services or to learn how to place a referral, please call 603.569.7597.

"It has been incredibly meaningful, for all of us here at Huggins Hospital, to have this service available and to be here to care for others in some of their most vulnerable moments."

—Stacey Savage, RN
Huggins Hospital's Chief Nursing Officer

FREE
FLU SHOTS

SATURDAY, OCT 17
10 AM - 2 PM

Roll down your window and roll up your sleeves. Just drive up and let Huggins staff administer your flu shot as you stay in your car!

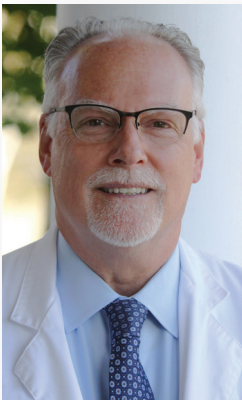
Enter the Drive Thru at Christian Ridge Road next to Huggins Hospital and follow the signs.

Drive Thru flu shots are for ages 12+.

DRIVE
THRU

Huggins
Hospital

walk[®] WITH a
DOC
educate. exercise. empower.



Huggins Hospital will host another Walk With A Doc event on Thursday, September 17th from 5 – 6 PM at The Nick track located at 10 Trotting Track Road in Wolfeboro. The September walk will feature Dr. James Wilton, Huggins Hospital Podiatrist with more than 30 years of experience in foot and ankle care, both surgical and non-surgical treatments. You can read more about Dr. Wilton on the back page of this publication.

The July 2026 Walk With A Doc event (pictured) featured Orthopedic Surgeon, Dr. Thomas Varney, and Internal Medicine physician, Dr. Kaylyn Kirk. It was a beautiful evening spent walking, connecting and discussing joint pain, injury prevention and healthy lifestyle choices. Thank you to our community members who joined us! We hope to see you at future walks!

RSVP for Walk With A Doc on September 17th by contacting Huggins Hospital's Marketing & Events Manager, Talia Holmes, at 603.515.2073 or tholmes@hugginshospital.org.



Making Sense of Healthcare Costs and Insurance

Healthcare costs and insurance coverage can be confusing. While hospitals and healthcare providers work to deliver quality care; insurance rules, government regulations and complex billing requirements often make it difficult for people to understand what they will owe and why. There are some key terms and phrases to understand that may help you feel more confident about the bills you receive for healthcare services.



PREVENTIVE CARE

100% Covered by ACA

Intended to help prevent illness or detect health issues early with no out-of-pocket cost.



SCREENING SERVICES

No Symptoms Present

Proactive tests to identify health concerns before they become serious. Not all covered at 100%.



DIAGNOSTIC CARE

Symptoms or Concerns Present

Used when a condition or symptom exists and needs further evaluation or monitoring.

Preventive, Screening and Diagnostic Care

One common area of confusion involves preventive, screening and diagnostic medical services.

The Affordable Care Act (ACA) requires insurance companies to cover 100% of the cost of certain preventive services with no cost to patients. These services are intended to help prevent illness or detect health issues early. There are many screening services that also serve a similar purpose that are not required to be covered at 100% by insurance.

Services that are preventative and covered at 100% by insurance include:

- Physical exams – a preventative health visit with a medical provider to assess your overall wellbeing.
- Screening mammograms – a preventative medical imaging study (X-ray) of the breast to check for early signs of breast cancer for people who do not have symptoms.
- Screening colonoscopies – a preventative procedure to check for early signs of colorectal cancer or polyps in the large intestine for people who do not have symptoms.

While this seems straightforward, the reality is often more complicated. Insurance companies determine how screening services are classified and the amount of coverage for each. This can often vary between individual policies. Those decisions can significantly affect what patients pay out-of-pocket.

Some services that may seem preventive with 100% coverage, may instead be classified as screening or diagnostic based on a person's medical history, symptoms or previous diagnoses. When that happens, copays, deductibles or coinsurance apply and result in what may feel like an unexpected cost.

At Huggins Hospital, we find it helpful to refer to services mandated by the ACA to be covered 100% as "preventative" while reserving the term "screening" for all other.

Screening or Diagnostic?

A **screening test** is performed when there are no known symptoms or diagnosis. The goal is to identify potential health concerns before they become serious.

A **diagnostic test** is used when a condition, symptom or health concern already exists and needs further evaluation or monitoring. Even if a condition has improved or is seemingly cured, it can still be considered existing and deemed *diagnostic*.

While the service may seem the same, the classification and insurance coverage can vary dramatically. For example, someone with a history of high cholesterol may have laboratory testing classified as *diagnostic*. The test for *screening* and *diagnostic* is the same but the person's condition is the difference (known high cholesterol as opposed to identifying a possible health concern). Similarly, a *diagnostic* mammogram involves more advanced techniques and assessment to investigate a specific concern, making the actual test different from a *screening* mammogram.

Although these distinctions are based on medical guidelines, insurance companies ultimately determine how benefits (payments) are applied under each plan. As a result, services that appear very similar from a patient's perspective can lead to very different out-of-pocket costs.

Why Insurance Coverage Can Feel So Complicated and why "covered" does not always mean "paid for"

Insurers have differing policies on how screening versus diagnostic services are covered. *Diagnostic* services are subject to copays, deductibles and coinsurance. *Screening* services may be "covered" but not always paid in-full. *Screening* services can also be subject to copays, deductibles and coinsurance.

Healthcare providers are required to document and code services accurately based on a patient's medical condition and the care provided, including whether the service is screening or diagnostic. Those codes drive how insurers

determine the processing and payment for a service. Insurer explanations to patients for this coverage can be confusing. They are usually viewing only the codes and not the supporting medical information.

Another commonly misinterpreted insurance term is "covered." Patients may assume that if a service is covered by insurance, the insurance company will pay for the service. Unfortunately, that is not always the case. "Covered" does not always mean "paid for." A service is "covered" when it is recognized by an insurer as within the contracted terms of that policy. Coverage could be partial or full payment and generally happens after copays and deductibles are met.

Healthcare providers and insurance companies play different roles.

- Healthcare providers determine the care a patient needs and provides that care.
- Insurance companies determine how that care will be covered under a specific insurance policy.

If you have questions about a bill or your insurance coverage, it is often helpful to contact both your healthcare provider and your insurance company to better understand how the claim was processed. You can contact our Financial Advocates at 603.569.7684.

Understanding "Site of Service"

A common insurance practice is known as site-of-service direction.

Insurance companies identify facilities where they can obtain services at the lowest cost and encourage patients to use those facilities through financial incentives or coverage restrictions. Patients are sometimes required to use those locations or insurance will not cover any of the cost. This can be confusing and difficult for patients who would prefer to receive services from a trusted local provider or within the same healthcare system where they receive the rest of their care. Before scheduling a service, it can be helpful to check with your insurance company to understand whether site-of-service requirements could affect your coverage.

UNDERSTANDING INSURANCE TERMS

COPAY: A fixed amount you pay out-of-pocket for a healthcare service.

Example: You may pay a \$20 copay for a doctor's visit or prescription medication.

DEDUCTIBLE: The amount you must pay before your insurance begins paying for a covered service.

Example: If your deductible is \$1,000, you'll pay the first \$1,000 of expenses, out-of-pocket, before insurance contributes.

COINSURANCE: Your share of healthcare costs after you've met/paid your copay and full deductible.

Example: If your coinsurance is 20%, you pay 20% of the cost and your insurance pays the remaining 80%. This is after you've paid your full deductible as well as any copay amount.

COVERED SERVICE: A service included under your insurance plan's benefits. "Covered" does not necessarily mean there is no cost to you. Copays, deductibles and coinsurance must be met.

NON-COVERED SERVICE: A service for which the insurance company provides no reimbursement, leaving the patient responsible for the cost. This does not mean that the service is not needed or beneficial, only that the insurer will not cover any of the cost.

IN-NETWORK PROVIDER: A healthcare provider or facility that has negotiated contracts with your insurance company.

PREFERRED PROVIDER: A provider that your insurer encourages you to use because it will cost less for your insurer and you will likely have lower out-of-pocket costs.

We're Here to Help

You don't have to navigate these complexities alone.

Huggins Hospital provides guidance for understanding your healthcare costs through our Financial Advocates and statement support services. We offer varying financial assistance to those who are uninsured and underinsured. Our Financial Advocates can also help connect you to resources for Medicare, Medicaid, Marketplace and Commercial Insurance needs. You can contact us at 603.569.7684.

Orthopedics and Sports Medicine *continued from cover*



Huggins Hospital Orthopedic physician, Jeremy Hogan, MD, FAAOS, prepares for a joint replacement surgery.



Huggins Hospital Orthopedic & Sports Medicine physician, Joel Huleatt, MD, FAAOS, evaluates a patient with a shoulder injury.



Huggins Hospital Orthopedic physician, Thomas Varney, MD, FAAOS, talks with a patient about recurring knee pain.

innovation not often found in rural hospitals. Patients benefit from advanced care and surgical options without the burden of traveling far from family, work or the outdoors they love.

Whether you're getting back to work, back on the trail or back in the game, Huggins Hospital's Orthopedics and Sports Medicine team is here to help you move with confidence – today and for the long run.

Our Comprehensive Musculoskeletal Program – Physiatry, Podiatry, Pain Management and Physical Rehabilitation

Huggins Hospital is also proud to offer a well-rounded musculoskeletal program, including Physiatry services led by award winning physiatrist Barry Gendron, DO, who specializes in nonsurgical solutions, functional recovery and helping patients return to the activities that matter most to them. Our care is further strengthened by expert physical and occupational therapy rehabilitation teams, delivering personalized, goal-focused therapy to support recovery at every stage.

Expanding our comprehensive approach even further, Podiatry services joined the team in August with Dr. James Wilton, enhancing care for foot and ankle conditions, mobility and overall musculoskeletal health.

Whether you're recovering from injury, managing chronic pain, preparing for surgery or working toward peak performance, Huggins Hospital offers local and coordinated expert care. For more information, please call Huggins Hospital's Orthopedic office at 603.569.7690.

Introducing Podiatry Services at Huggins Hospital | Welcome James Wilton, DPM

Huggins Hospital is pleased to welcome Dr. James Wilton and the addition of Podiatry services, expanding our comprehensive approach to musculoskeletal health and keeping our community moving comfortably and confidently.

Dr. Wilton brings specialized expertise in the diagnosis, medical management and surgical treatment of foot and ankle conditions, offering patients expert podiatric care. Whether addressing everyday discomfort or complex conditions, podiatry plays a vital role in mobility, independence and overall quality of life.

What Podiatry Can Offer

Podiatry focuses on the health of the feet and ankles — structures essential for balance, movement and performance. Common conditions treated include:

- Foot and heel pain, including plantar fasciitis
- Fractures, sprains and sports related injuries
- Tendon and ligament disorders
- Gait and biomechanical issues affecting the lower extremities
- Bunions, hammertoes and toe deformities
- Arthritis and degenerative joint conditions
- Nail conditions, skin growths and infections

Advanced Care, Including Surgical Options

When other solutions are not enough, Dr. Wilton provides surgical solutions for foot and ankle conditions, working closely with the Huggins Hospital care team to ensure coordinated treatment and recovery.

Podiatric surgical care may include:

- Bunion and hammertoe correction
- Tendon and ligament reconstruction
- Management of chronic or complex foot conditions
- Fracture repair
- Joint procedures for arthritis or deformity
- Peripheral Nerve Stimulation

Surgical and nonsurgical care plans are individualized, with a strong emphasis on restoring function, reducing pain and helping patients return to daily activities safely.

A TeamBased Approach to Total Musculoskeletal Health

Podiatry at Huggins Hospital complements our existing orthopedics, sports medicine, physiatry and rehabilitation services, allowing patients to benefit from a fully integrated care team. From diagnosis through rehabilitation, patients receive personalized treatment supported by expert providers who understand both advanced medical care and the active rural lifestyle of our community.

Access Podiatry Care

We are proud to continue growing access to local, specialized care. You can read more about Dr. Wilton on the back page of this publication. For more information, please call Huggins Hospital's Orthopedic office at 603.569.7690.

MRI Ambient Experience Now Taking Patients!

The wait is over! Our new Ambient Experience MRI is now open and accepting patients. This exciting addition marks a significant investment in the health and comfort of our community, combining advanced imaging technology with a more calming, personalized environment. We are proud to expand our services and continue to increase access to diagnostic services locally. We are thrilled to offer this enhanced experience and look forward to caring for our community in our beautiful new space! For more information, talk with your healthcare provider, or contact the Medical Imaging Department at 603.569.7529.

A special thank you to the J. Willard and Alice S. Marriott Foundation for making the Ambient MRI Experience possible.



Welcome to Huggins Hospital’s Newest Providers

Since January of 2026, we’ve welcomed the following new Medical Staff members:



AMIER AHMAD, MD | Cardiology

Joining Huggins Hospital October 2026

Amier Ahmad, MD, joins Huggins Hospital’s Cardiology office this fall. Dr. Ahmad is a general cardiologist and an electrophysiologist who has specialized in the treatment of complex cardiac arrhythmias. Dr. Ahmad completed his general cardiology fellowship at New York University in New York, NY where he served as Chief Fellow. During his training, he specialized in advanced cardiac imaging. Subsequently, he completed an electrophysiology fellowship at HonorHealth in Scottsdale, AZ where he also served as Chief Fellow. He also has extensive training in implanting lead-less devices and performing complex ablations.

Dr. Ahmad is Board Certified in Internal Medicine with a subspecialty in Cardiovascular Disease. For more information about Dr. Ahmad and the Huggins Hospital Cardiology service, please call 603.515.2972.



CAMERON PHILLIPS, DNP, FNP-C | Wolfeboro Family Medicine and TeamHealth Emergency Physician

Joined Huggins Hospital June 2026

Cameron Phillips, DNP, FNP-C, joined the team at Huggins Hospital’s Wolfeboro Family Medicine and the Emergency Department this summer.

Cameron was born and raised in central North Carolina and is excited to now call Wolfeboro home, where his wife grew up. He looks forward to embracing the area’s small-town charm and all it has to offer.

He earned his undergraduate degree from The University of North Carolina at Charlotte and his Family Nurse Practitioner and Doctorate in Nursing Practice degrees from The University of North Carolina at Chapel Hill.

For more information about Cameron, or to make an appointment, please call Wolfeboro Family Medicine at 603.569.7574.



ANDRE F. BEAUBOEUF, MD
TeamHealth Emergency Physician

Joined Huggins Hospital January 2026

Andre Beauboeuf, MD, joined the Huggins Hospital Emergency Department this past winter.

Dr. Beauboeuf attended Embry-Riddle Aeronautical University in Daytona, FL and obtained his private pilot certification before transferring to the University of Maine, graduating with a bachelor’s degree in biology. He went on to obtain his doctorate degree from Penn State College of Medicine and then completed his residency at Morristown Memorial Hospital in NJ. Dr.

Beauboeuf also attended the New Hampshire Police Academy and has worked as a Police Officer and Deputy Sheriff.

Dr. Beauboeuf is Board Certified in Emergency Medicine. He is employed by TeamHealth, an organization that provides Emergency Medicine coverage for Huggins Hospital.



LEXI PHILLIPS, MSN, FNP-C | Wolfeboro Pediatrics

Joined Huggins Hospital June 2026

This summer, Huggins Hospital’s Wolfeboro Pediatrics welcomed Nurse Practitioner, Alexiss (Lexi) Phillips, MSN, FNP-C.

Lexi grew up in Wolfeboro and graduated from Kingswood Regional High School. She is thrilled to be back in the community that helped shape her and is grateful to now raise her own family here, sharing with them the same wonderful small-town experiences she enjoyed growing up. Lexi truly values the close-knit community spirit and the natural beauty that make Wolfeboro such a special place to call home.

She earned her undergraduate degree from The University of North Carolina at Greensboro and her Masters of Science, Family Practitioner from Georgetown University.

For more information about Lexi, or to make an appointment, please call Wolfeboro Pediatrics at 603.569.7620.



PETER GEORGES, MD | Cancer Care

Joining Huggins Hospital October 2026

Peter Georges, MD, is joining Huggins Hospital this fall in our Cancer Care & Infusions Center as our lead Oncologist.

Dr. Georges earned his undergraduate degree from Clark University in Worcester, MA and his medical degree from St. George’s University School of Medicine in Grenada, West Indies. He completed his residency at the University of Massachusetts in Worcester and his fellowship in Hematology and Medical Oncology from MD Anderson Cancer Center at Cooper - Cooper

Medical School of Rowan University in Camden, NJ. He is Board Certified by the American Board of Internal Medicine in both Medical Oncology and Hematology Oncology.

Our Cancer Care program offers patients the convenience of receiving high-quality chemotherapy infusions close to home, in our beautiful Cancer Care & Infusion Center. Our team is trained in oncology care, ensuring that each patient receives compassionate and expert treatment tailored to their unique needs.

For more information about Dr. Georges, or to make an appointment, please call 603.569.7597.



JAMES WILTON, DPM | Podiatry

Joined Huggins Hospital August 2026

Huggins Hospital’s Orthopedic and Sports Medicine team welcomes podiatrist, James Wilton, DPM, FAENS, FACFAS. Dr. Wilton brings more than 30 years of clinical experience in surgical and non-surgical foot and ankle care. He specializes in diagnosing and treating complex nerve and chronic pain conditions of the lower extremities, particularly for patients who have not responded to conventional medical treatment.

Dr. Wilton received his Doctor of Podiatric Medicine from the former Pennsylvania College of Podiatric Medicine in Philadelphia, PA and completed his residency in Foot and Ankle Surgery at Montgomery Hospital in Norristown, PA. He earned his Bachelor of Science in Marine Sciences, from The Catholic University of America in Washington, D.C. He also completed a microbiology internship with the Food and Drug Administration under Dr. Walter Hill, Chief of the E. Coli Repository Lab.

Dr. Wilton is Board Certified in Foot and Ankle Surgery. For more information about Dr. Wilton, or to make an appointment, please call Huggins Hospital’s Orthopedic office at 603.569.7690.



VICTORIA GOODHEART, DO
TeamHealth Emergency Physician

Joined Huggins Hospital January 2026

Victoria Goodheart, DO, joined Huggins Hospital’s Emergency Department this past winter. Dr. Goodheart comes to us from other New England hospitals where she served as an ER Physician.

She earned her undergraduate degree from the University of New Hampshire and her Doctor of Osteopathic Medicine from the University of New England. Dr. Goodheart performed core medical rotations at Kent Hospital in Warwick, RI and she completed her

residency at Lehigh Valley Hospital in PA. While earning her degrees, Dr. Goodheart worked as a Firefighter/EMT for New Hampton Fire Department. She responded to medical and fire calls, participated in search and rescue and forest fire operations. She also led swift-water rescues as part of the regional rescue team and participated and led monthly training exercises.

Dr. Goodheart is Board Certified in Emergency Medicine. She is employed by TeamHealth, an organization that provides Emergency Medicine coverage for Huggins Hospital.



GREGG WOLFF, MD | Orthopedic Surgeons

Joined Huggins Hospital in January 2026

Gregg Wolff, MD, joined Huggins Hospital’s Orthopedics and Sports Medicine team this past winter after providing locum coverage prior to 2026. He enjoys the Wolfeboro community and caring for patients throughout the Eastern Lakes Region.

Dr. Wolff obtained his Bachelor of Science degree from Towson University in MD and earned his Doctorate of Medicine from the University of Maryland. Upon graduating from medical school, he was awarded a certificate of outstanding achievement from the University of Maryland for service as president of his class for three consecutive years.

He completed his surgical internship and Orthopedic Surgery residency at the University of Maryland at Baltimore. Dr. Wolff was then chosen and completed an Orthopedic Sports Medicine fellowship at the University of Oklahoma.

Dr. Wolff also had a distinguished military career as a member of the U.S. Naval Reserve. During his career he supported the Naval Hospital, Bethesda, Department of Orthopedic Surgery and participated actively in the ongoing care of Operation Iraqi Freedom wounded.

Dr. Wolff is Board Certified in Orthopedic Surgery. For more information about Dr. Wolff, or to make an appointment, please call Huggins Hospital’s Orthopedic office at 603.569.7690.