



Patient FAQs Updated November 22, 2024

Q: I have an Aetna health plan. What does this mean for me?

A: For now, nothing changes. You should continue to visit MercyOne facilities and employed physicians as you normally would. If Aetna does not work with us to reach a fair agreement before January 1, 2025, MercyOne will be forced out of network and patients may have to pay more when seeking care with our hospital, clinics and employed providers.

Q: What is happening?

A: MercyOne is negotiating with Aetna for new agreements that appropriately cover the cost of the care we provide patients with Aetna commercial (including employer-sponsored and ACA marketplace) and Medicare Advantage plans. Our current contract will expire January 1, 2025. Negotiations are a routine part of business, and we are doing our best to reach an agreement to minimize impact to patients. What's not routine is the significant impact inflation has had on our cost to provide the high-quality care you expect, and we need Aetna to do their part to ensure you have access to our care.

Q: Why is this happening?

A: As a trusted local care provider, we work tirelessly to care for our patients and communities. We also continue to reduce costs and implement efficiencies to ensure we can continue providing top-quality care to our patients. However, Aetna keeps raising premiums and out-of-pocket costs for its members, like you, to boost their profits, which topped \$5.6 billion in 2023. We cannot maintain access to the care and services patients depend on and need without a fair agreement from Aetna.

Q: When does the contract with Aetna end?

A: Our current agreements will expire effective January 1, 2025.

Q: Which Aetna health plans are affected by the negotiations?

A: Commercial and Medicare Advantage Health plans are impacted.

Q: Which providers and facilities are impacted?

A: All MercyOne facilities and employed providers are impacted by these contract negotiations.

Q: What can I do to protect my in-network access to MercyOne?

A: While our negotiations with Aetna continue, you can take these steps to protect your access to in-network care with MercyOne:

- **If you are eligible for Medicare Advantage**, the Annual Enrollment Period ends on December 7th and you can continue looking for plans through that time, even if you have already made a selection. We work with many health plans, including:
 - Amerivantage (Dual-Eligible Special Needs Plan only)
 - Blue Cross Blue Shield of Illinois (Clinton, Davenport, DeWitt only)
 - Health Alliance (Aldo, IL; Davenport, IA; DeWitt, IA; Silvis, IL only)
 - Medical Associates Health Plan (all locations *except* Cedar Falls, Oelwein, Siouxland, Waterloo)
 - MercyOne Health Plan
 - PACE Immanuel (Des Moines and Sioux City only)
 - UnitedHealthcare
 - Wellcare
 - Wellmark Medicare (all locations *except* Dubuque, IA and Silvis, IL)



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- **Never delay care.** You will always have in-network access to our emergency department. Regardless of our network status with Aetna, you should always visit the closest emergency department if you experience a medical emergency.
- **If you're pregnant or receiving ongoing treatment,** call the number on the back of your Aetna insurance card to receive more information about Continuity of Care—you may be able to continue in-network care at MercyOne.
- **If you receive insurance through your employer,** ask about health plans that include MercyOne. Your employer may be able to provide you with secondary health plan coverage that includes access to your trusted caregivers.
- **Call the number on the back of your insurance card** and express how this negotiation is impacting your access to the providers and services you know and trust at MercyOne.

Q: What if I'm in the hospital when the contract ends?

A: If you are already admitted to the hospital before January 1, 2025, you will be covered at in-network rates through the end of your inpatient stay.

Q: What if I have an elective procedure scheduled at a MercyOne facility on or after January 1, 2025?

A: We understand that some patients may have appointments scheduled on or after **January 1, 2025**. If possible, you should call your provider's office to request that the appointment or procedure be rescheduled in advance of **January 1, 2025**. If you are unable to reschedule your appointment or choose to keep your appointment, you may have to pay higher out-of-pocket costs for your care with MercyOne if Aetna forces us out of its provider network.

Q: What if I have an emergency on or after January 1, 2025, and MercyOne is out of network?

A: Patients will always have in-network access to our emergency department, regardless of our status with Aetna. If you experience an emergency, you should always visit the nearest emergency room. Patients needing emergency care can receive in-network treatment until the patient is stable.

Q: How can I stay up to date on the negotiations?

A: For the most up-to-date information, we encourage you to contact us by visiting [MercyOne.org/Aetna](https://www.mercyone.org/Aetna) or calling one of our patient hotlines based on your location:

- 563-275-5891 (Davenport, Aledo)
- 515-259-3955 (all other MercyOne locations)