



Patient Frequently Asked Questions: Humana Negotiations (Updated November 22, 2024)

Q: I have a Humana health plan. What does this mean for me?

A: For now, nothing changes. You should continue to visit MercyOne hospitals, facilities, and physicians as you normally would. We are working hard to reach a new agreement before January 1, 2025 to avoid care disruption, but we need Humana to join us and put patients first.

Q: What is happening?

A: MercyOne is negotiating with Humana for a new agreement that appropriately covers the cost of the care we provide patients with Humana Medicare Advantage plans. Our current contract will expire January 1, 2025. Negotiations are a routine part of doing business, and we are working to improve our relationship with Humana. As one of the nation's largest and most profitable health insurance companies, Humana has made it increasingly difficult for MercyOne to invest in the medical innovations, technologies, and programs patients rely on by delaying patient care or refusing to pay for care altogether.

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. But we can't continue to do it alone. We cannot maintain access to the care and services patients depend on and need without a fair agreement from Humana.

Q: When does the contract with Humana end?

A: Our current agreement expires effective January 1, 2025.

Q: Why are you notifying members now?

A: As we approach open enrollment season, MercyOne wants to ensure that patients are fully informed about their options for 2025. Our goal is to secure a contract with Humana and minimize disruption to our patients' care. However, we believe it is crucial to keep our community aware of the situation, should we encounter difficulties in reaching a fair agreement with Humana.

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

A: Patients with Humana Medicare Advantage health plans will be impacted.

Q: Which providers and facilities are impacted?

A: All MercyOne and MercyOne Genesis hospitals, 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 Humana continue, you can take these steps to protect your access to in-network care with MercyOne:



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- **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 (Medigold)
 - PACE Immanuel (Des Moines and Sioux City only)
 - UnitedHealthcare
 - Wellcare
 - Wellmark Medicare (all locations *except* Dubuque, IA and Silvis, IL)
- **Never delay care.** You will always have in-network access to our emergency department. Regardless of our network status with Humana, you should always visit the closest emergency department if you experience a medical emergency.
- **If you're receiving ongoing treatment**, call the number on the back of your Humana 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 other health plans will keep MercyOne in my network next year?

A: We work with many other health plans offering Medicare Advantage products that will give you in-network access to MercyOne for the 2025 benefit year:

- 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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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 or MercyOne Genesis facility on or after January 1, 2025?

A: We understand that some patients may have appointments scheduled on or after January 1. If possible, you should call your provider's office to request that the appointment or procedure be rescheduled before January 1. 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 Humana forces us out of its provider network.

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

A: Patients will always have in-network access to our emergency rooms, regardless of our status with Humana. 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/Humana** or call one of our patient hotlines:

- 563-293-5050 (MercyOne Genesis locations)
- 515-448-8450 (all other MercyOne locations)