



Patient FAQs

Notification on Humana Negotiations

Unfortunately, MercyOne (including MercyOne Genesis) will no longer be included in Humana's network on January 1, 2025. This impacts patients who are covered by a Humana Medicare Advantage plan for the 2025 benefit year. Below, we've provided in-depth information to help our patients understand how this may affect them:

Q: What is happening?

A: MercyOne has been working diligently to secure a new agreement with Humana that more appropriately covers the true cost of the care we provide to patients with a Humana Medicare Advantage plan.

At this time, our existing agreement has expired. Unfortunately, MercyOne will no longer be included in Humana's network on January 1, 2025. This impacts patients who are covered by a Humana Medicare Advantage plan for the 2025 benefit year. This means you may pay more out-of-pocket for the health care services you receive through MercyOne moving forward.

Q: Who is affected by the negotiation?

A: Patients who receive health insurance coverage through Humana Medicare Advantage plan are affected. Humana no longer includes MercyOne in your provider network on January 1, 2025.

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 is MercyOne doing to reinstate its in-network status?

A: We will not give up trying to reach a fair agreement with Humana. We know how important it is for you and your family to continue receiving care from the trusted doctors, nurses, and staff at MercyOne. Your voice can make a difference. Call Humana and tell them your access to quality health care is more important than their profits.



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Q: If I'm not covered by a Humana health plan, does this impact my insurance too?

A: No, our out-of-network status only affects patients covered by a Humana health plan. MercyOne is in-network with many health plans:

- 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)

Q: What if you're receiving ongoing treatment at MercyOne?

A: 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.

Patients with a PPO plan may have out of network benefits

Call the number on the back of your Humana insurance card to inquire about out of network benefits and your share of costs.

Q: What if I'm in the hospital on/after January 1, 2025?

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

Q: What if I have an upcoming procedure at MercyOne on/after January 1, 2025?

A: We understand some patients may have appointments scheduled on or after January 1, 2025. If this is the case, you should call Humana at the number on the back of your health insurance card to determine whether they will cover your procedure through Continuity of Care provisions.

Patients with a PPO plan may have out of network benefits.



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Call the number on the back of your Humana insurance card to inquire about out of network benefits and your share of costs.

Q: What if I have a medical emergency on/after January 1, 2025?

A: You should always seek emergency care if you believe you are experiencing a medical emergency at the closest location to you. Regardless of our status with Humana, your care will be considered in-network until you are stabilized.

Q: If my care is impacted, what should I do?

A:

- **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.
- **Call the number on the back of your insurance card** and urge Humana to keep your in-network access to MercyOne and its doctors.
- **If you enrolled in Medicare Advantage** for the 2025 benefit year, you can still look for coverage between January 1 - March 31, 2025 and select a Medicare Advantage plan that best fits your health care needs. Contact your insurance agent or visit [medicare.gov](https://www.medicare.gov) for plan options.

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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Q: What if I have more questions?

A: Call us at **either 563-293-5050** (MercyOne Genesis locations) or **515-448-8450** (all other MercyOne locations) to speak with someone directly or visit [MercyOne.org/Humana](https://www.MercyOne.org/Humana).