



## Notification of Payer Participation/Non-Participation

Under the Fair Patient Billing Act, Ferrell Hospital Community Foundation must provide written notice that:

- As a patient, you may receive separate bills for services provided by health care professionals affiliated with Ferrell Hospital Community Foundation.
- Some hospital staff members may not be participating providers in the same insurance plans and networks as Ferrell Hospital Community Foundation.
- You may have greater financial responsibility for services provided by health care professionals at Ferrell Hospital Community Hospital who are not under contract with your health care plan.
- Any questions that you may have about your insurance coverage or benefit levels should be directed to your health care plan and/or certificate of coverage.

**Listed below are those payers and insurance products with which Ferrell Hospital Community Foundation have direct participation agreements or are accepted Medicare Advantage Private Fee for Service (PFFS) plans:**

### Commercial Insurance Plans

- Aetna
- BCBS
- Cigna
- Cigna / Sagamore
- Coventry
- Great West Healthcare
- Healthlink PPO and HMO
- Healthlink Open Access I, II, and III
- Health Alliance
- HFN
- Multiplan
- OneCare Network / IU Health Plans
- Three Rivers Provider Network
- UMWA
- United Healthcare

### Medicare Advantage Plans - contracted

- Health Alliance Medicare Advantage

### Medicare Advantage Plans - fee for service

- Humana Gold Choice PFFS
- Sterling Option I & II PFFS
- Advantra Freedom PFFS
- Pyramid Life Today's Options PFFS
- United Healthcare Medicare Advantage
- Aetna Medicare Advantage

If the payer or network identified on your insurance card is NOT listed above, we do not have a direct participation agreement with that particular insurer. Furthermore, even if your insurance plan is listed above, that is not a guarantee of in-network service. Prior to receiving any non-emergency services, you should contact your insurance plan to verify that the provider and/or physician is listed as a participating provider. Be aware that when you elect to utilize the services of a non-participating provider for anything other than emergency services or services approved by the insurer in advance, the basis of your benefit payment will be determined according to your insurance policy's "out-of-network" fee schedules which will result in greater financial responsibility to you.

If you receive services here, you are STRONGLY encouraged to obtain information on out-of-pocket expenses by calling your health plan using the toll free telephone number on your insurance identification card. Independent physicians providing services at Ferrell Hospital Community Foundation, including but not limited to, surgeons, radiologists, pathologists, bill for their services separately and are responsible for their own participation agreements. Independent physicians MAY NOT be participating providers in the same networks as the hospital. If you will be receiving services from an independent physician, we strongly encourage you to contact your insurer for participating provider information. New physicians to Hospital may also not be considered participating physicians until they are approved by each individual insurer's credentialing department. Furthermore, when new agreements are added, physicians may not be approved as participating at the same time as the agreement effective date. If you are seeing a new physician or are covered by a plan newly added to the above list, please inquire as to the physician's participating status.