



## FAQ's For Patients from Pennsylvania regarding insurance coverage at Meritus:

- An important note: Meritus will not bill any Medicaid patients directly if your insurance plan is out of network. What this means is that patients with Medicaid will have no out of pocket cost for visits to our Hospital. Meritus writes off anything that your insurance plan doesn't cover as charity care for patients with Medicaid.
- Meritus is "in network" for Pennsylvania Medicaid for both the hospital and the outpatient doctors' offices.
- We are working hard to be in-network for all services and all insurance plans. Let your insurance company know that coming to Meritus is important to you!
- For all insurance plans (commercial, Medicare, or Medicaid) you are covered to come to Meritus in the event of an emergency. Your insurance company cannot charge you more for getting emergency room services at a nearby hospital capable of helping you, regardless of in-network status.
- If you need to be admitted to the hospital and your insurance plan is out of network, Meritus will call your insurance company to seek authorization to admit you here and advocate for you to stay, if that is your desire.
- Again, we are working hard to become in-network for all major PA Commercial plans.
- Meritus accepts Medicare and is in-network for patients with traditional Medicare coverage.