

## **Understanding Out-of-Network Insurance**

At Salem Regional Medical Center, we strive to be completely transparent with you about your cost of care.

If your health insurance provider does not have a contract with Salem Regional Medical Center, then you have an out-of-network, or non-contracted, insurance plan and you will be financially liable for all medical services.

### **How do I find out if my insurance is in or out-of-network?**

SRMC has developed two lists for your viewing convenience. Current accepted insurance plans and non-participating insurance plans. SRMC advises that you confirm both provider and facility plan benefit coverage details prior to seeking non-emergency services with our facility.

## **2022 Non-participating Insurance Plans**

Alliance Coal Health Plan (% of Medicare-No Network)

Alliance Health Care Program (% of Medicare-No Network)

Allied Benefit Systems (% of Medicare-No Network)

Altrisk (% of Medicare-No Network)

American Public Life/APL

Apostrophe (% of Medicare-No Network)

Assurant Health

Assure Care

Benefit Admin. Systems/BAS (% of Medicare-No Network)

BCBS Prime Healthcare/Prime EPO Medical Plan (East Liverpool City Hospital Employee Plan)

Benovation

Caresource Marketplace Plan

Caresource Medicare Advantage

Central Benefits

Communicare (% of Medicare-No Network)

Continental Life Ins Co. /Genworth Financial

Cornerstone Preferred Resources (% of Medicare-No Network)

Custom Design Benefits (% of Medicare-No Network)

Devoted Health Medicare Advantage

Enterprise Group Planning

Essential Staff Care/Planned Admin Inc.

Evolution Healthcare (% of Medicare-No Network)

Freedom Life

Gateway Health Plan PA

Group Plan Administrators/GPA (% of Medicare-No Network)

Health Cost Solutions (% of Medicare-No Network)

Healthscope (% of Medicare-No Network)

Insurance Benefits System Administrators

International Benefit Administrators (% of Medicare-No Network)

IPMG Employee Benefits Services (% of Medicare-No Network)

John Hopkins Employer Health

JP Farley

Liberty Healthshare

Lucent Health (% of Medicare-No Network)

Medben (% of Medicare-No Network)

Molina Medicaid

Molina Marketplace

Out of State Medicaid Plans (Pennsylvania excluded)

Paramount Commercial Plan

Paramount Elite Medicare Plan

Paramount Marketplace Plan

Philadelphia American Life

Samaritan Given Ministries

Security Blue

Total Plan Concepts (% of Medicare-No Network)

US Lumber (% of Medicare-No Network)

Vitori Health/HP2 (% of Medicare-No Network)