

Humana Negotiations: Patient Frequently Asked Questions

Unfortunately, Holy Cross Health 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: Holy Cross Health 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, Holy Cross Health 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 that you may pay more out-of-pocket for the health care services you receive through Holy Cross Health moving forward.

Q: Who is affected by the negotiations?

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

Q: Which providers and facilities are impacted?

A: All Holy Cross Health hospitals, facilities, and employed providers are impacted by these contract negotiations.

Q: What is Holy Cross Health 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 Holy Cross Health. Your voice can make a difference. Call Humana and tell them your access to quality health care is important to you.

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. Holy Cross Health is in-network with many health plans, found here.

Q: What if you're receiving ongoing treatment at Holy Cross Health?

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 Holy Cross Health.

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 Holy Cross Health 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.

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 Holy Cross Health.
 - **Call the number on the back of your insurance card** and urge Humana to keep your in-network access to Holy Cross Health 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. For additional information about your Medicare insurance options, you can contact a Chapter licensed Medicare advisors at askchapter.org/HCH or 313-761-0627, to review options that include Holy Cross Health providers.

Q: What if I have more questions?

A: Call us at **301-754-7000** to speak with someone directly or visit **HolyCrossHealth.org/Humana**.