



Negotiations with Cigna Frequently Asked Questions

GENERAL	
What are Mercy Health and Cigna’s negotiations about?	<p>Negotiations are a standard part of business operations between health systems and health plans. We have been negotiating with Cigna since late last year, hoping to compromise on reimbursement rates that will help address the financial burden created by inflation and supply chain shortages and build a sustainable partnership that will support the quality care we offer for years to come.</p> <p>Cigna’s reimbursement rates are not keeping pace with inflation and are below fair market standards. Being fairly reimbursed by our payer partners (insurance companies) is what enables us to continue to deliver the highest quality of care to our patients.</p> <p>Visit www.mercy.com/cigna-updates for more information.</p>
Who does this affect?	<p>Patients in Ohio and Virginia with a Cigna commercial (employer-sponsored) health plan may be impacted (patients in Kentucky, South Carolina and any other state are not impacted). As of April 1, our Mercy Health providers and facilities will be considered out-of-network for these patients if we can’t reach an agreement beforehand.</p>
What is a commercial (employer-sponsored) health plan?	<p>Commercial (employer-sponsored / employer-provided) health insurance is a type of health coverage provided to employees, and their dependents, through their employer.</p>
What does it mean for Mercy Health to be out-of-network?	<p>By not compromising on a reasonable contract, Cigna may be putting your in-network access to Mercy Health providers and facilities at risk. We promise to continue doing our part to reach a new agreement with Cigna, so you don’t lose access to our doctors.</p> <ol style="list-style-type: none"> 1. If your plan includes out of network benefits, you can continue to see your Mercy Health providers, but may have to pay more out of pocket. You can contact Cigna to verify your out of network coverage. 2. If your plan does not include out of network benefits and you have any ongoing treatment or procedures scheduled after March 31, call Cigna immediately to request that Cigna approve your treatment for Continuity of Care. Without a Continuity of Care authorization from Cigna, you may be responsible for payment on or after April 1.
What if I’m pregnant and/or receiving critical care for a chronic illness that will require care on or after April 1, 2025?	<p>Certain conditions, such as pregnancy or care for chronic or complex illnesses, may be eligible for Continuity of Care, which would provide approved patients the opportunity to continue seeing their current care team at in-network rates, even if Mercy Health is out-of-network with Cigna. Your provider must apply for you. Cigna alone will decide whether to approve or deny the patient’s request.</p>
Does this affect doctor’s offices AND hospitals?	<p>Yes. If we don’t reach an agreement beforehand, then effective April 1, Mercy Health physician practices, acute care hospitals, urgent care centers, ambulatory surgical centers (ASC) and additional care sites in Ohio will be considered out-of-network for patients with a Cigna commercial (employer sponsored) health plan as their primary insurance.</p>

For patients in Ohio with Cigna commercial (employer-sponsored / employer-provided) health plans



	<p>Affected Mercy Health acute care hospitals include:</p> <table border="1"> <thead> <tr> <th data-bbox="467 310 630 369">Market</th> <th data-bbox="630 310 1474 369">Hospitals</th> </tr> </thead> <tbody> <tr> <td data-bbox="467 369 630 569">Cincinnati</td> <td data-bbox="630 369 1474 569"> <ul style="list-style-type: none"> • Mercy Health – Anderson Hospital • Mercy Health – West Hospital • Mercy Health – Clermont Hospital • Mercy Health – Fairfield Hospital • Mercy Health – Kings Mills Hospital • The Jewish Hospital – Mercy Health </td> </tr> <tr> <td data-bbox="467 569 630 617">Lima</td> <td data-bbox="630 569 1474 617"> <ul style="list-style-type: none"> • Mercy Health – St. Rita’s Medical Center </td> </tr> <tr> <td data-bbox="467 617 630 695">Lorain</td> <td data-bbox="630 617 1474 695"> <ul style="list-style-type: none"> • Mercy Health – Lorain Hospital • Mercy Health – Allen Hospital </td> </tr> <tr> <td data-bbox="467 695 630 762">Springfield</td> <td data-bbox="630 695 1474 762"> <ul style="list-style-type: none"> • Mercy Health – Springfield Regional Medical Center • Mercy Health – Urbana Hospital </td> </tr> <tr> <td data-bbox="467 762 630 993">Toledo</td> <td data-bbox="630 762 1474 993"> <ul style="list-style-type: none"> • Mercy Health – Defiance Hospital • Mercy Health – Perrysburg Hospital • Mercy Health – St. Anne Hospital • Mercy Health – St. Charles Hospital • Mercy Health – Tiffin Hospital • Mercy Health – Willard Hospital • Mercy Health – St. Vincent Medical Center </td> </tr> <tr> <td data-bbox="467 993 630 1102">Youngstown</td> <td data-bbox="630 993 1474 1102"> <ul style="list-style-type: none"> • Mercy Health – St. Elizabeth Boardman Hospital • Mercy Health – St. Elizabeth Youngstown Hospital • Mercy Health – St. Joseph Warren Hospital </td> </tr> </tbody> </table>	Market	Hospitals	Cincinnati	<ul style="list-style-type: none"> • Mercy Health – Anderson Hospital • Mercy Health – West Hospital • Mercy Health – Clermont Hospital • Mercy Health – Fairfield Hospital • Mercy Health – Kings Mills Hospital • The Jewish Hospital – Mercy Health 	Lima	<ul style="list-style-type: none"> • Mercy Health – St. Rita’s Medical Center 	Lorain	<ul style="list-style-type: none"> • Mercy Health – Lorain Hospital • Mercy Health – Allen Hospital 	Springfield	<ul style="list-style-type: none"> • Mercy Health – Springfield Regional Medical Center • Mercy Health – Urbana Hospital 	Toledo	<ul style="list-style-type: none"> • Mercy Health – Defiance Hospital • Mercy Health – Perrysburg Hospital • Mercy Health – St. Anne Hospital • Mercy Health – St. Charles Hospital • Mercy Health – Tiffin Hospital • Mercy Health – Willard Hospital • Mercy Health – St. Vincent Medical Center 	Youngstown	<ul style="list-style-type: none"> • Mercy Health – St. Elizabeth Boardman Hospital • Mercy Health – St. Elizabeth Youngstown Hospital • Mercy Health – St. Joseph Warren Hospital
Market	Hospitals														
Cincinnati	<ul style="list-style-type: none"> • Mercy Health – Anderson Hospital • Mercy Health – West Hospital • Mercy Health – Clermont Hospital • Mercy Health – Fairfield Hospital • Mercy Health – Kings Mills Hospital • The Jewish Hospital – Mercy Health 														
Lima	<ul style="list-style-type: none"> • Mercy Health – St. Rita’s Medical Center 														
Lorain	<ul style="list-style-type: none"> • Mercy Health – Lorain Hospital • Mercy Health – Allen Hospital 														
Springfield	<ul style="list-style-type: none"> • Mercy Health – Springfield Regional Medical Center • Mercy Health – Urbana Hospital 														
Toledo	<ul style="list-style-type: none"> • Mercy Health – Defiance Hospital • Mercy Health – Perrysburg Hospital • Mercy Health – St. Anne Hospital • Mercy Health – St. Charles Hospital • Mercy Health – Tiffin Hospital • Mercy Health – Willard Hospital • Mercy Health – St. Vincent Medical Center 														
Youngstown	<ul style="list-style-type: none"> • Mercy Health – St. Elizabeth Boardman Hospital • Mercy Health – St. Elizabeth Youngstown Hospital • Mercy Health – St. Joseph Warren Hospital 														
<p>Should I cancel my appointment?</p>	<p>It’s important to note that for now, nothing changes, and you should continue to see your doctor and care team as you normally would. If we are unable to reach an agreement before March 31, 2025, please call Cigna before any scheduled appointments on or after April 1, 2025, to verify your benefits coverage.</p>														
<p>What can I do?</p>	<ol style="list-style-type: none"> 1. Talk to the HR department at your employer and ask them to explore their options. Mercy Health remains in-network with all other major commercial (employer-sponsored) health plans in Ohio. 2. Call Cigna at the number at the back of your insurance card and tell them how important it is for you to keep your uninterrupted in-network access to Mercy Health. 														
<p>What if I have a medical emergency on or after April 1, 2025?</p>	<p>You should always go to the closest emergency room if you’re experiencing an emergency. Access to our emergency department facilities remains available to patients for covered emergency services, regardless of network status.</p>														
<p>Isn’t this contrary to Mercy Health’s Mission?</p>	<p>Our Mission compels us to serve our patients who come to us for care, and that will not change. We will continue to provide safe, compassionate, high-quality care to our patients.</p> <p>To be an advocate for our Mission and for your continued, high-quality care, we encourage you to call Cigna and urge them to reach agreement Mercy Health. Your advocacy will enable us to continue to provide the best care possible for you and others like you.</p>														



Where can I learn more information?	Visit www.mercy.com/cigna-updates for more information.
What if I have questions?	If you have questions about your benefits coverage, you should contact Cigna directly at the customer service number located on the back of your insurance card. Reach out to us with questions by calling 833-706-1471 .