



Important Update on Health Insurance Coverage with Trinity Health Providers

Dear Immanuel Employees,

We are reaching out with an important update regarding health insurance coverage with Trinity Health (MercyOne) providers for those of you enrolled in either the Broad Network Plan or the Simple Pay Health Plan through Aetna.

Aetna has had challenges in its negotiations with Trinity Health over both Medicare Advantage and commercial healthcare plans. These discussions have not resulted in an agreement. Trinity Health and Aetna are still negotiating; however, you should be aware of the potential impact if an agreement is not reached.

If an agreement is not reached, Trinity Health providers, facilities, and ancillary services in Iowa will no longer be in-network for Aetna's commercial and Medicare Advantage health plans including both the Broad Network and Simple Pay Health plans, effective December 31st, 2024.

Next Steps for Employees

Our goal is to help you plan for this change and minimize disruptions to your healthcare access. Here are key points you should be aware of:

1. Temporary Coverage and Transition of Care

- Some Trinity Health providers may offer up to 90 days of continued in-network care after December 31st, but this depends on each provider's policies, with some offering as little as 45 days or none at all. For those in ongoing care with Trinity Health, please consider completing the attached Transition of Care form with your provider as soon as possible to initiate a limited period of continued coverage.

2. Alternative In-Network Options

- We understand that some of you currently use a Trinity Health provider. To help you find alternative in-network providers, please use the tools below:
 1. **Broad Network:** We encourage you to use [Aetna's online provider search tool](#). That tool is linked on our website at <https://immanuel.com/benefits-enrollment/health-insurance>.
 2. **Simple Pay:** Please utilize the Simple Pay Health App or reach out to a Simple Pay Health Valet at HealthValet@simplepayhealth.com.



3. Why We Are Not Switching Insurance Providers

- To retain Trinity Health providers in-network, we explored options with the other two major health insurers. However, the plans they proposed would have doubled costs for Immanuel as the plan sponsor and significantly increased out-of-pocket expenses for all plan members. Given this, we will remain with Aetna's Broad Network and Simple Pay health plans through 2025.

Plan Impacts Based on Coverage Type

- **Broad Network Plan:** If you choose to continue with a Trinity Health provider, you may still receive some coverage, but it will be at a higher out-of-network rate.
- **Simple Pay Health Plan:** Staying with a Trinity Health provider after December 31st will fall outside the plan's three covered tiers, and 100% of the costs will become your responsibility. For this reason, it is highly advisable to select a new in-network provider as soon as possible.

Our Commitment to Supporting You

Immanuel remains committed to assisting employees through this transition. We are actively monitoring the situation and exploring all available options to mitigate this change's impact on your healthcare access. Please reach out to our HR team at MyHR@Immanuel.com with questions or for assistance navigating this transition. Visit <https://immanuel.com/benefits-enrollment> to access a list of FAQ's and additional resources for the Broad Network and SimplePay Health.

Thank you for your patience and understanding during this time. We will continue to provide updates as we learn more.

Best regards,

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