

## **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 convenience: currently 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.

## **2025 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)

Ally Limited Med

Altrisk (% of Medicare-No Network)

Ameriben/HealthLink

American Public Life/APL

Apostrophe (% of Medicare-No Network)

Assurant Health

Assure Care

Aultcare Marketplace Plan

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

Blue Cross Blue Shield Prime Healthcare/Prime EPO Medical Plan (East Liverpool City Hospital Employee Plan)

Blue Cross Blue Shield Bon Secours Mercy Health Plan (Mercy Hospital Employee Plan)

Benovation

Central Benefits

Cigna Medicare Plans

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

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

Medben (% of Medicare-No Network)

Molina Medicaid

Molina Marketplace

Molina Medicare Advantage Plan

Oscar

Out of State Medicaid Plans

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)

Trustmark (Excluding Aetna and Cigna Plans)

UMR Mercy Network

United Healthcare Exchange/Marketplace Plan

UPMC Medicare Advantage (UPMC for Life)

US Lumber (% of Medicare-No Network)

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

**Updated: 12/12/25**