

Meridian Health: Give Your Nurses Healthcare Coverage They Can Afford

Under our current healthcare plan, many of us are experiencing high out-of-pocket expenses, whether we use Inner Circle physicians and services or are forced to find a provider outside the “circle.”

As Nurses, we care for Meridian patients, and its time Meridian take care of their own workers.

In negotiations with Meridian, we are calling for **changes to our health insurance to include access to a broader pool of providers, while lowering out of pocket costs.**

Your Bargaining team has proposed:

- **Expand access to In Network hospitals and Healthcare providers**
- **Reduce surprise medical bills**
- **Greater dependents coverage**
- **Coverage for brand name Rx cholesterol medication**
- **Implement Evidence-based Wellness program**
- **Establish Joint Labor-Management Health Committee**

Have you experienced high Out-of-Pocket Medical Bills or other issues with our health insurance? Contact your local rep to share your story.

Our Health Care Stories **HPAE Member story #1:**

I have had problems with Qualcare out of network services even after approvals from a case manager for my daughter. I have been sent to collection and dealing with multiple claims reps. I am still dealing with a bill from 1 1/2 years ago.

Pharmacy bills are very high. For my daughters medication:
Drug 1 - insurance pays \$53. I pay \$70.

Drug 2 - The generic is \$35 per month. On our previous plan it was \$7.



HPAE supports regulations for surprise out-of-pocket medical bills

Our Health care Stories **HPAE Member #2**

After my husband was diagnosed with a life threatening illness I wanted to make sure he received the best care but I also did due-diligence to make sure our insurance would cover treatments. Unfortunately, we faced tens of thousands of dollars in medical bills. It took more than a year to settle all of these bills, while caring for my husband.

Patients and families across the state are suffering from high surprise out-of-network bills, even when they use health providers that are in-network. Now, consumer rights advocates are doing something about it.

The NJ Out of Network Bill (S20/A4444) would protect consumers against surprise out-of-network bills and increased prices by:

- Protecting patients from getting caught in the middle of disputes between insurers and providers by requiring arbitration of these disputes
- Requiring annual audits of health plan networks to ensure they are in compliance with adequacy standards
- Calling for a Health Care Price Index (HPI), a database of commercial paid in-network claims that will bring transparency to health insurance payments.

Call your State Representative to support the “Out of Network Consumer Protection Act.” Vote Yes on S.20/A.4444.

11th District Senator Beck, Assemblywomen Casagrande & Angelini (732) 933-1591

Senator Singer. Assemblymen Rible & Kean (732) 987-5669

Senator Christopher Connors, Assemblymembers Gove and Rumpf (609) 693-6700

Our Health Care Stories **HPAE Member Story #3**

Fighting high medical costs can be a full-time job. Both of my children have chronic illnesses and need to see specialists. Despite my efforts to make sure their doctors are in the plan, I have received surprise bills. I take every step to make sure I am going to the right doctors but inevitably a confusing bill arrives that I am forced to challenge.