## **EMERGENCY ROOM (Co-Pay) – INPATIENT vs OUTPATIENT**

<u>Under the NEPA Health Trust medical plan</u>, any member that visits an emergency room and is kept overnight or longer for an evaluation <u>but are not admitted to the hospital</u> as an in-patient <u>will not have the emergency room copay paid as a covered benefit under our plan</u>.

Because the emergency room staff sees no clinical need to admit the patient, they will be charged for observation care which is a non-covered benefit.