



Federal “No Surprise Act”

Please confirm your insurance coverage prior to your appointment, you will be responsible for payment if insurance is not in network or if patient has no insurance.

This is an effort to prevent balance billing for Out-of-Network organizations, which is prohibited under the Federal ‘No Surprises Act’ that became effective January 1, 2022.

RFGH is In Network With These Insurances

- AETNA (Commercial and Medicare Advantage)
- Anthem (Commercial and Medicare Advantage)
- Anthem-Marketplace Plan- In Network as Tier 2
- CIGNA (Commercial)
- Community Health Options
- Contigo Health
- Harvard Pilgrim/Health Plans (Commercial only)
- Humana (Medicare Advantage)
- Martin’s Point (Commercial and Medicare Advantage)
- MaineCare
- Medicare
- UMR (Northern Light Employees-utilizes Commercial UHC Network)
- UnitedHealthCare (Commercial only)
- WellCare (Medicare Advantage)
- VNPN Network

RFGH is **NOT In Network But Will Accepts the Following ***

- Claritev (previously known as Multi-plan)
- Harvard Pilgrim Stride Medicare Advantage (not available in ME)
- MultiPlan (now known as Claritev)
- Surgi- Care
- Tricare – RFGH is **Tricare-CERTIFIED**, but considered **Non-Network**
- TUFTS Health Plan (not available in Somerset County)
- **United HealthCare Medicare Advantage**

RFGH DOES **NOT ACCEPT**

- Altrua Health Shares
- Innovative Health
- MLIC Access (Medical Bill Repricer)
- 5 Star Life Insurance (RealmHealth)

*** Please note: this is not an entire list of out-of-network companies. Please contact your insurance company if you are not sure of your coverage.**

If you have any questions, please contact Crystal Neace, RFGH Business Office Manager at (207) 858-8364 or email cneace@rfggh.net.