



A CO-OP APPROACH TO HEALTHCARE

Emergency Room Guide

Navigating Your Emergency Room Visit



EverTrust Advocacy Support

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Emergency Room Guide



1 What you can expect from EverTrust

As an EverTrust member, you'll have support throughout your emergency room visit. After meeting your Member Responsibility Amount, eligible expenses are shared—often resulting in meaningful savings compared to traditional insurance. While emergencies can't be planned, connecting with EverTrust as soon as possible helps reduce costs for both you and the community. Providing timely information and documentation ensures a smoother process every step of the way.

✔ Support

✔ Guidance

✔ Flexibility

2 How you can help

- ✔ Present as a self-pay patient during registration
- ✔ Request self-pay, cash pay, or pay in full discounts
- ✔ Open your patient portal through the hospital
- ✔ Request self-pay financial resources
- ✔ Gather itemized bills for the services you receive

✔ Your provider

✔ Your Care

✔ Your services

3 Support from EverTrust

- ✔ Reviewing bills for accuracy and fairness
- ✔ Assisting with negotiations and discounts
- ✔ Help with coordinating payments
- ✔ Answering any questions along the way

Reach out to your EverTrust Advocate with any questions or concerns you have during your ER journey. We are here to help.

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MEMBER STEPS

Your EverTrust advocate will be there to support you every step of the way.

About Emergency Care

Emergency rooms are designed to treat serious, life-threatening conditions that require immediate medical attention, making it important to understand their proper use. For non-emergent concerns, most EverTrust members have access to virtual care, offering a quick first line of defense to connect with a doctor and determine if emergency care is truly needed. When appropriate, urgent care centers can provide a faster, more convenient option for treating minor illnesses or injuries. Choosing the right level of care can help you save time, reduce costs, and keep emergency services available for those who need them most.

Important Steps for Members

Present as a Self-Pay Patient – Always inform registration that you are self-pay. This helps avoid inflated billing and opens the door for discounts with fair pricing.

Gather Documentation– Open a patient online portal with the hospital. Access all necessary documents, including itemized bills, visit notes, and self-pay resources.

Submit Sharing Request – Submit all related documents to EverTrust as soon as possible to begin and expedite the sharing process.

Watch for Communication – Be attentive to emails and phone calls from the EverTrust Advocacy team as they help you through the sharing process.

How Sharing Works for ER Visits

- After discharge, submit a Sharing Request with documentation from your patient portal
- Costs will be applied toward your Member Responsibility Amount (MRA)
- Once your MRA is met, funds are provided to pay outstanding bills

Sharing may occur in several ways:

- Direct payment to the provider by you
- Reimbursement to you after payment
- Pre-arranged payment solutions when possible

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EverTrust Perks



Self Pay Resources

Access and support to hospital self-pay resources to reduce medical bills.



Safeguard of 2 MRAs

Each household is only responsible for 2 MRAs in a rolling 12-month period.



MRA reductions

MRA reductions are available to members who use self-pay resources to save money for the EverTrust community.



12-month rolling period

Our calendars do not reset on January 1st. Members have a 12-month rolling period.



100% shared on eligible services

After your MRA is met, your community shares in 100% of your eligible services.