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

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

**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.**