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Dear Network Provider,

Effective March 15, 2026, SummaCare will align reimbursement for commercial observation stays with Medicare observation guidelines. Observation services for commercial plans will be reimbursed up to 48 hours.

Medicare indicates that, in most cases, a decision to discharge or admit a patient can be made within 48 hours of observation, with longer stays being uncommon and clinically exceptional. Aligning our commercial reimbursement policy with Medicare promotes consistency, appropriate utilization and clarity across lines of business.

If you have questions regarding this update, please contact Provider Support Services at [330.996.8400](tel:330.996.8400) (TTY 711) or Provider Engagement at [providerengagement@summacare.com](mailto:providerengagement@summacare.com).

Thank you for your commitment to providing high quality care for our members.

Sincerely,  
Provider Support Services



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