

UnitedHealthcare Commercial Contract Non-Renewal

Frequently Asked Questions

NY Self-Insured, VT Self-Insured and VT Fully-Insured Plans

Overview

Effective April 1, 2022, Alice Hyde Medical Center (including The Alice Center), Central Vermont Medical Center (including Woodridge Nursing & Rehabilitation), Champlain Valley Physicians Hospital (including Lake Champlain Physician Services and Skilled Nursing Facility), Elizabethtown Community Hospital, Porter Medical Center (including Helen Porter Rehabilitation and Nursing), and The University of Vermont Medical Center's participation agreement with UnitedHealthcare ("United") will not be renewed for the **Commercial** line of business.

Why am I receiving this notice?

Our records show that you have received services at one of our UVM Health Network locations while utilizing a United Commercial insurance plan. Effective April 1, 2022, UVM Health Network providers will no longer be participating in the United **Commercial** provider network. This means that UVM Health Network affiliates and related entities will no longer accept coverage for patients enrolled in United's **Commercial** insurance plans.

What does this mean for me? Do I have to change my health insurance?

If you have health insurance through your employer, you should talk to them about your available options. For patients that have enrolled in health insurance through non-employer plans, you may wish to elect to change insurers during the next open enrollment period in order to ensure that your care at the UVM Health Network is handled as in-network.

If you are currently receiving care, please refer to the condition specific information outlined below. If you have a question about a condition or treatment not captured below, we recommend you reach out to United for guidance.

What happens if I choose to seek care at a UVM Health Network location on and after April 1, 2022?

If you receive services at a UVM Health Network location beyond this date, United will consider this care as being out-of-network, which could result in increased patient financial liability (i.e. deductibles, co-pays or even full cost).

What do I do if I need a referral to a new specialist that is in-network with United?

Please contact your current provider with the name of your newly chosen provider so they can initiate a referral and send your medical records.

Why are you making this decision now?

For a number of years, our ability to provide timely and appropriate care to our patients covered by United Commercial plans has been affected by significant administrative and operational issues. Despite our best efforts to resolve these issues, patients continue to experience unnecessary delays in approvals for common tests, including imaging, treatments and medications among many other challenges.

Which UVM Health Network affiliates are impacted by the contract non-renewal?

The following affiliates and all related entities are affected:

- Alice Hyde Medical Center (including The Alice Center)
- Central Vermont Medical Center (including Woodridge Rehabilitation and Nursing)
- Champlain Valley Physicians Hospital (including Lake Champlain Physician Services and CVPH Skilled Nursing Facility)
- Elizabethtown Community Hospital
- Porter Medical Center (including Helen Porter Rehabilitation and Nursing)
- The University of Vermont Medical Center

UVM Health Network Home Health & Hospice and Yankee Medical will continue to accept United Commercial insurance.

Are my UVM Health Network providers impacted by the contract non-renewal?

Yes, physicians employed by our hospitals, outpatient facilities, clinics and provider practices will no longer participate in the United Commercial provider network.

Are non-commercial United plans (Medicare Advantage, Managed Medicaid, VA Community Care Network) impacted by the contract non-renewal?

No, this decision only affects United Commercial insurance plans.

Are United Medicare Supplement Plans impacted by the contract non-renewal?

No, this decision only affects United Commercial insurance plans.

Are United Commercial Plans that are secondary to Medicare or secondary to a Commercial Plan impacted by the contract non-renewal?

Yes, United Commercial Plans that provide primary or secondary coverage are affected by this non-renewal.

Will my United Behavioral Health plan coverage be impacted?

No. United Behavioral Health plans are not impacted. Central Vermont Medical Center and Champlain Valley Physicians Hospital will continue to be in-network for United Behavioral Health plans.

I am employed by New York State and insured under United The Empire Plan. Will I be impacted?

No. UVM Health Network will continue to be in-network for those insured by United The Empire Plan.

What if I have an emergency after March 31, 2022?

You will always have access to our emergency rooms regardless of our contract status with United, and the services should be handled as in-network by United. Always visit the nearest emergency room if you have an emergency.

What will happen if I am in the hospital on March 31, 2022?

If you are in the hospital between now and March 31, 2022, your care should be handled as in-network by United until you leave the hospital.

What happens if I am receiving care for pregnancy on March 31, 2022?

If you are in your 3rd trimester of pregnancy **and** your pregnancy is considered low-risk, you may continue to receive care from your provider until the completion of your postpartum follow-up visit. Your remaining care should be handled by United as in-network, however you should contact United to determine if authorization (approval) is needed.

If you are in your 1st, 2nd or 3rd trimester of pregnancy **and** your pregnancy is considered moderate or high-risk, you may continue to receive care from your provider until the completion of your postpartum follow-up visit. Your remaining care should be handled by United as in-network, however you should contact United to determine if authorization (approval) is needed.

If you are in your 1st or 2nd trimester of pregnancy **and** your pregnancy is considered low-risk, your care will be handled by United as out-of-network. You may wish to choose a new provider that is covered in-network with United, however you should contact United to determine if authorization (approval) is needed.

What if I have a procedure booked for after March 31, 2022?

Please reach out to United for guidance if you currently have an appointment or procedure scheduled at a UVM Health Network location after March 31, 2022.

What if I am receiving home infusion services at The University of Vermont Medical Center?

You may continue to receive home infusion services from your provider at The University of Vermont Medical Center as this contract non-renewal does not affect home infusion services.

What if I am receiving non-surgical cancer treatment?

You may continue to receive non-surgical cancer treatment from your provider until April 30, 2022 (30 days after contract non-renewal date) or until the completion of radiation or chemotherapy. Your care during this time period should be handled by United as in-network, however you should contact United to determine if authorization (approval) is needed.

What if I am receiving treatment for end stage kidney disease?

You may continue to receive treatment for end stage kidney disease from your provider until April 30, 2022 (30 days after contract non-renewal date). Your care during this time period should be handled by United as in-network, however you should contact United to determine if authorization (approval) is needed.

What if I am receiving dialysis treatment?

You may continue to receive dialysis treatment from your provider until April 30, 2022 (30 days after contract non-renewal date). Your care during this time period should be handled by United as in-network, however you should contact United to determine if authorization (approval) is needed.

What if I am undergoing active treatment for symptomatic AIDS?

You may continue active treatment for symptomatic AIDS from your provider until April 30, 2022 (30 days after contract non-renewal date). Your care during this time period should be handled by United as in-network, however you should contact United to determine if authorization (approval) is needed.

What insurance plans are accepted at the UVM Health Network?

A list of accepted health insurance plans can be found on the websites of each UVM Health Network affiliate.