

## UnitedHealthcare Commercial Contract Extension

### Frequently Asked Questions

#### March 24, 2023 Updates:

- The University of Vermont Health Network and UnitedHealthcare have come to an agreement to extend coverage for patients insured under UnitedHealthcare's commercial plans through **December 31, 2023**.
- Based on our conversations with United to date, it is not likely we will continue to be in-network in the 2024 plan year, despite our best efforts to come to a fair agreement.
- As a safety net provider, the UVM Health Network will always provide emergency care to anyone who walks through the door, regardless of what insurance they have or whether they have insurance at all.

#### UnitedHealthcare Customer Service Phone Numbers:

- Members with insurance through an employer: 1-866-801-4409
- Members with insurance through the New York state exchange: 1-877-856-2429

The following FAQs have been developed to help answer questions you may receive from patients. These may change as we find out more specifics from UnitedHealthcare. For the latest information, please visit [UVMHealth.org/UnitedHealthcare](https://UVMHealth.org/UnitedHealthcare).

## Patient Impact

#### Which United plans are affected?

Commercial United plans, such as those provided by your employer or by you purchased directly, are impacted and will no longer bill care at the UVM Health Network as in-network.

#### What plans are not affected?

The following plans have NOT been impacted by these renewal negotiations:

- Non-Commercial UnitedHealthcare plans managed by the state or federal government – such as Medicare Advantage, Managed Medicaid, VA Community Care Network
- United Medicare Supplement plans
- United Behavioral Health plans
- The Empire Plan for New York State Employees

#### What does this mean for me?

Patients insured under UnitedHealthcare's commercial plans will no longer be able to receive in-network care at the UVM Health Network's hospitals, outpatient facilities, clinics and provider practices as of January 1, 2024.

Patients who are affected may use this additional time to identify insurance options that keep UVM Health Network in-network post December 31, 2023, or work with their health care provider to transition to an alternative in-network option.

### **Why was the date of expiration extended through the end of the year?**

By extending the coverage through the end of year, patients have additional time to identify insurance options that allow for in-network coverage at the UVM Health Network or find an alternate medical provider that is in-network with UnitedHealthcare.

### **Which UVM Health Network health care partners are impacted?**

The following health care partners 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 will continue to accept United Commercial insurance. UVM Medical Center home infusion therapies will also remain in-network.

### **Are my UVM Health Network providers impacted?**

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

## **Continuation of Care**

### **Do I have to change my health insurance?**

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

### **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 health care partner.

### **What happens if I choose to seek care at a UVM Health Network location on and after January 1, 2024?**

If you receive services at a UVM Health Network location beyond this date, United will consider this care out-of-network, which could increase your responsibility for deductibles, co-pays or even full cost.

### **What if I need to choose a new specialist that is in-network with United?**

Please contact your current provider with the name of your new provider so they can complete your referral and send your medical records.

For a list of specialists that are in-network, please contact UnitedHealthcare.

### **What if I have an emergency on or after January 1, 2024?**

You may always come to our emergency rooms regardless of your insurance status. United should process emergency services as in-network. Always visit the nearest emergency room if you have an emergency.

### **What will happen if I am in the hospital on January 1, 2024?**

If you are in the hospital between now and January 1, 2024, United should process your care as in-network until you leave the hospital.

**What if I have a procedure booked for on or after January 1, 2024?**

Please reach out to United for guidance if you currently have an appointment or procedure scheduled at a UVM Health Network location after January 1, 2024.

## **Condition-Specific Information**

**What happens if I am pregnant or actively receiving treatment for a medical condition?**

The extension of the agreement through December 31 is intended to give patients time to explore other insurance options or transition to non-UVM Health Network providers and facilities. While we expect patients with ongoing care needs to begin receiving care elsewhere in well in advance of December 31, some patients undergoing a course of treatment as of the end date might be entitled to continued coverage at the in-network level for a further transition period. Patients anticipating the need for care beyond December 31 should contact United for specifics.