# Member and Provider Guide to Care

### **Information for Members**

The UnitedHealthcare<sup>®</sup> Group Medicare Advantage (PPO) plan offers a unique set of benefits to members. Because of this, you and your doctor may not be familiar with all of the details of the plan. This flyer will help give you and your doctor information on how this plan works, so that you can get the most out of your plan benefits. The other side of this flyer contains important information that can help guide your doctor in providing you with covered services.

# You can seek care from any doctor or provider that participates in Medicare and accepts this plan.

- This Preferred Provider Organization (PPO) plan gives you the freedom to go to any doctor or other licensed medical professional (provider) that participates in Medicare and accepts this plan, anywhere in the United States. Another name for this type of PPO plan is a "passive" PPO.
- The provider does not have to be contracted and part of the UnitedHealthcare network.

# Most doctors and providers will accept the plan and continue to treat you.

- Providers who have a contract with UnitedHealthcare ("in-network") must accept this plan and continue to treat you if you are a current patient.
- In passive PPO plans, providers who do not have a contract with UnitedHealthcare ("out-of-network") have the choice to accept the plan and treat you, except in the case of a medical emergency when they must accept the plan and provide you treatment.

You pay the same co-pay or co-insurance whether your provider is in- or out-of-network.

- Any co-pay for covered services can be paid to the provider at the time of service.
- Most out-of-network providers will bill UnitedHealthcare on your behalf.

### What to do next.

If your doctor is part of the UnitedHealthcare network, you don't need to do anything. If your doctor or provider is not part of UnitedHealthcare's network, it's best to check before your first appointment to make sure he/she will accept the plan. If your doctor indicates that he or she may not accept, please call Customer Service. We will be happy to call your doctor's office for you and help explain your new plan. In most situations, a little more detailed information on how the plan works, is all that is needed.

The provider network may change at any time. You will receive notice when necessary.

### Questions? Give us a call. We're happy to help.

Call Customer Service at the number listed on the back of your member ID card.



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Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare.

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## Physician Guide to UnitedHealthcare® Group Medicare Advantage PPO

### **Information for Care Providers**

We're pleased you're caring for a patient who is a UnitedHealthcare Group Medicare Advantage (PPO) plan member. Members enrolled in this plan have the freedom to access care from any care provider who participates in Medicare and accepts this plan whether you participate in our network or not.

The plan doesn't require referrals, prior authorization or notification for members to see out-of-network care providers. And co-pays and co-insurance are the same for in- or out-of-network care.

### If you participate in our network.

You can find out more about policies and protocols, including information about prior authorization and notification requirements, in the UnitedHealthcare Provider Administrative Guide at UnitedHealthcareOnline.com > Tools and Resources > Medicare > PPO – Group Retiree.

### If you don't participate in our network.

- If you're not in our UnitedHealthcare Group Medicare Advantage network, but you do participate in Medicare, you may bill UnitedHealthcare up to the Medicare allowable charge. Your patient will not incur any additional charges. You may not balance bill the patient. Any excess charges – up to the Medicare allowable amount – will be paid by UnitedHealthcare.
- There is no need to request prior authorization or submit notification to provide services to UnitedHealthcare Group Medicare Advantage (PPO) plan members.
- We pay out-of-network care providers according to Medicare's allowable fee schedule or Medicare limiting charge, where applicable.

#### **Questions?**

Give us a call — we're happy to help. Please call the number on the back of your patient's health plan ID card.

#### **Claims and Payment**

You may submit claims the following ways:

- UnitedHealthcareOnline.com > Claims & Payments
- Electronic claims submission using the clearinghouse of your choice with UnitedHealthcare Payer ID 87726
- Mail to the address on the back of your patient's health plan ID card

For more information about claims and payment, please visit **UnitedHealthcareOnline.com** > Claims & Payment or call **877-842-3210**.

For information about joining our network, please call **877-842-3210**. Select "other professional services," then "credentialing."

