

## RE: Termination of UnitedHealthcare 2022

We are so sorry to let you know that we **can no longer take UnitedHealthcare (UHC)**. I *love* my UHC patients and have tried to find a way to make this work. I have taken UHC for 22 years. Here is what has gone on behind the scenes that has led to this decision:

1. United has paid significantly less than any other commercial insurance carrier with whom we have contracted
2. On March 1, 2022 UHC sent me a letter saying they were cutting my pay
3. We are spending as much as 30 hours on one patient visit to get paid
4. They have not provided transparency or specific information on denials, we find that we commonly just do not get paid for the work we did

What we have done

1. On March 10, 2022 we declined their pay cut and sent them notice of termination
2. We worked with the UHC provider contracting office to see if we can get some of these things straightened out. We provided phone transcripts of many calls given to UHC with examples of patients, denials.
3. We have offered to recontract at a future date once the problems are corrected (including catching up past claims that were not paid for work done)

Other issues

1. As you know, Wakemed has terminated their contract for similar issues (*June 1, 2022 Raleigh News & Observer*, <https://www.wakemed.org/patients-and-visitors/billing-and-insurance/insurance-we-accept/negotiations-with-unitedhealthcare>)
2. The American Anesthesia group that covers UNC/Rex, Wakemed, and Capital City Surgery Center is out of network for UnitedHealthcare
3. The quality brace-makers whom I work with do not take United; UHC almost never covers orthotics; for diagnoses like diabetes and posterior tibial tendon problems orthotics are standard care.
4. They never pay for me to read scans that patients bring or have done, which is a critical piece of getting the correct diagnosis or surgical plan (other commercial payors do); they do not pay for the splint or cast I put on during surgery (other commercial payors do).

What you can do

1. Choose a different plan
2. Let your employer know about these issues. Your employer pays a lot for health insurance and needs to know that this is happening
3. See me out of network – this costs you more out of pocket, but many of their plans allow this
4. Call UHC and request a new doctor who is in-network and we would be happy to send records, x-rays, etc.

Who is not affected:

1. If you have Medicare and you have UHC as secondary (like AARP) this does not affect you, we will still take that insurance and it will be in-network.

## **UnitedHealthcare plans that have Out of Network benefits**

(you have to confirm this, since these can change)

- Non-Managed Care plans with OON benefits:
  - Indemnity – networks do not apply.
  - Managed Indemnity – networks do not apply.
  - Options PPO
- Managed Care Plans with OON benefits:
  - Select Plus
  - Choice Plus
  - CORE (a Choice Plus product)
- Managed Care HMO plans with OON benefits:
  - Select Plus HMO
  - Choice Plus HMO
- Navigate Plans with OON benefits:
  - UnitedHealthcare Navigate Plus
- Compass Plans with OON benefits:
  - UnitedHealthcare Compass Plus
- Charter Plans with OON benefits:
  - UnitedHealthcare Charter Plus
- NexusACO Plans with OON benefits:
  - NexusACO Open Access Plus HMO
  - NexusACO Referral Plus
- Doctors Plan
  - Doctors Plan Plus
  - Doctors Plan HMO Plus
- River Valley
  - Heritage Select Advantage POS
  - Heritage Select HMO w/ POS
  - Heritage Plus
- Neighborhood Health Partnership
  - NHP POS Access
  - NHP POS Direct Access
  - NHP POS
  
- AARP Medicare Advantage Choice (PPO)

## **Medicare Patients**

If you have Medicare and you have UHC as secondary (like AARP) this does not affect you, we will still take that insurance and it will be in-network.