

Top Questions: UnitedHealthcare and UAB Health System



When does UAB Health System's contract with UnitedHealthcare expire?

If we are unable to reach an agreement, UAB's hospitals and physicians would be out of network for employer-sponsored, individual and Medicare Advantage plans, beginning July 31, 2019.

Why haven't UnitedHealthcare and UAB reached an agreement?

Maintaining access to local doctors and hospitals you're familiar with is extremely important to us, while still being able to provide you with affordable health care. Our negotiations with UAB boil down to three key issues:

Affordability: The costs at UAB Hospital are more than 50% higher for employer-sponsored and individual plans compared to the average cost of other academic medical centers in neighboring states, including those in Georgia, Louisiana, Mississippi and Tennessee. UAB's high costs are simply unsustainable for the employer group customers and individuals we serve.

Transparency: UAB is demanding that we do not display its cost information at its facilities on our consumer-facing websites, which is in direct contrast to the executive order recently signed by President Trump regarding transparency in health care pricing. We strongly believe in consumer-based plan designs and in helping our members be better, more informed consumers of health care.

Preserving choice: UAB is insisting on restricting local businesses from designing flexible and innovative plan designs, such as tiered benefit plans, which reward their employees with incentives such as lower copays or coinsurance when they receive care from quality, cost efficient care providers. Many local businesses rely on the ability to design plans such as these to help manage their health care costs more effectively.

What happens if an agreement cannot be reached?

On behalf of the employer group customers and members we are proud to serve, we are committed to working hard in an effort to reach a compromise that ensures Alabama residents have access to quality, affordable care while preserving consumer choice and transparency. If an agreement is not reached, UAB's facilities and physicians will be out of network for employer-sponsored, individual and Medicare Advantage plans, beginning July 31, 2019.

What will happen if I'm currently receiving care at a UAB facility or with a UAB physician and the contract expires?

Our top priority is ensuring our members have access to the care they need and that appropriate accommodations are made to avoid disruption in their care.

UnitedHealthcare members in active treatment at a UAB facility or with a UAB physician may be able to continue receiving covered services even after the contract expires. This is called Continuity of Care. For example, members who are pregnant or undergoing active treatment for a serious medical condition such as cancer, may qualify. UnitedHealthcare members should call the number on the back of their health plan ID card to see if they might qualify for Continuity of Care.

What if UAB goes out of network and it is determined I need a medical service no other facility or physician in the area can provide outside of UAB?

Our top priority is to ensure those we serve have access to the care they need. If it is determined that a UnitedHealthcare member needs a medical service that no other facility or physician in the area can provide outside of UAB, they may qualify for a clinical gap exception. A clinical gap exception would enable those members to receive care at a UAB facility or physician and be covered for the care they receive, even if UAB is out of network.

UnitedHealthcare members can call the number on the back of their health plan ID card or consult with their treating, network physician to see if they qualify for a gap exception. Some commercial benefit plans require the member's treating, network physician to initiate the gap exception process. Members should call the customer service number on the back of their health plan ID card to see if their benefit plan requires their network physician to initiate the process.

As a reminder, UnitedHealthcare members should always go to the nearest hospital in the event of an emergency and their services will be covered at the network benefit level, regardless of whether the hospital participates in UnitedHealthcare's network.

What UAB facilities are affected by these negotiations?

If we are unable to reach an agreement, the following facilities would no longer participate in UnitedHealthcare's network, effective July 31, 2019:

- UAB Hospital
- Baptist Medical Center South
- Baptist Medical Center East
- Prattville Baptist Hospital
- Medical West Hospital
- Callahan Eye Hospital

What other local hospitals and physicians participate in UnitedHealthcare's network?

We are fortunate to have relationships with several other hospitals and hundreds of physicians in the area to ensure the families we serve have uninterrupted access to the care they need, including but not limited to:

- Brookwood Baptist Medical Center
- Grandview Medical Center
- Princeton Baptist Medical Center
- Shelby Baptist Medical Center
- St. Vincent's Hospital
- Jackson Hospital and Clinic
- Elmore Community Hospital

UnitedHealthcare members who need help locating a network hospital can also call the toll-free member number listed on their health plan ID card or review our online Physician Directory on myuhc.com®.

1. Logon to myuhc.com with your username and password.
2. Click on Find a Doctor.
3. Follow the directions to search by various criteria.

What if I have an emergency and need to go to the hospital and UAB's facilities are out of network?

UnitedHealthcare members should always go to the nearest hospital in the event of an emergency and their services will be covered at the in-network benefit level, regardless of whether the hospital participates in UnitedHealthcare's network.



For more information, visit: <https://www.uhc.com/uab>