

UnitedHealthcare Charter

Quick reference guide

The **UnitedHealthcare Charter** benefit plans offer UnitedHealthcare commercial members a customized, more-focused network of health care professionals. The 3 Charter plan options offer varying levels of coverage.



Key features

- **Members are required to select a primary care provider (PCP) to manage their health care needs**
- **The member's PCP must submit electronic referrals for members to see a network specialist**



Benefits

Plan name	In-network care with referral	In-network care without referral	Out-of-network care
Charter	Network benefits	No coverage*	No coverage*
Charter Balanced	Network benefits	Higher member cost share, lower level of benefits	No coverage*
Charter Plus	Network benefits	Higher member cost share, lower level of benefits	Out-of-network benefits

*Except for emergency services and related admissions



Members must choose a primary care provider (PCP). The PCP is listed on the ID card, in the EDI 271 response transaction and when you verify eligibility at UHCprovider.com/eligibility.

- Members are required to see their designated PCP or a covering physician at an address location that is tied to the same provider group and tax ID number (TIN)
- Members may change their designated PCP once a month, however, changes are effective the first of the following month

You can generate a PCP roster report through Document Vault at UHCprovider.com/documentvault.



Referrals

- Referrals must be submitted by the member's PCP or a PCP within the same provider group and TIN
- Specialists must confirm a referral is on file before seeing the member
- Information on submitting referrals electronically is at UHCprovider.com/referrals
- View active referrals by signing in at UHCprovider.com/eligibility

Some services don't require a referral. These are listed at UHCprovider.com/referrals > UnitedHealthcare referrals – Charter and Navigate.

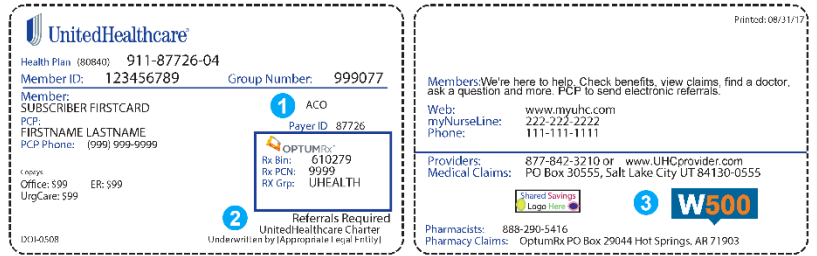


You can **find network specialists** and PCPs at UHCprovider.com/findprovider. Members may be referred by their PCP to a network physician located in another state.



Sample member ID card*

1. Accountable care organization (ACO)-focused plans have an ACO label**
2. Charter plan name and referral indicator
3. Plans with additional network benefits have a W500 indicator



*Sample member ID card for illustration only; actual information varies depending on payer, plan and other requirements.

**Certain markets don't include the ACO label due to the specific network configuration or contracts in that market.



According to your Participation Agreement, you may bill members for non-covered services in certain circumstances. If the services aren't covered due to lack of medical necessity, you may bill the member only if they're informed of the non-coverage and accepted financial responsibility in writing before the date of service.



Prior authorization and admission notification requirements still apply. Requirements are in the UnitedHealthcare Administrative Guide at UHCprovider.com/guides and at UHCprovider.com/priorauth.

Call the Provider Services number on the member's ID card if you feel a member doesn't have access to particular care in the Charter network. If approved under these circumstances, we'll apply the network benefits to eligible out-of-network services.



Some benefit plans include the **W500 additional network benefit**, which provides network access to some health care professionals otherwise excluded from participation in the plan. Services provided through this network include:

- Emergency services and related admissions
- Urgent care
- Services pre-approved by UnitedHealthcare when services aren't available from a network physician



Questions?

If you participate in UnitedHealthcare commercial benefit plans, you'll participate in UnitedHealthcare Charter plans (unless specifically excluded in your Participation Agreement). To review your participation status, sign in at UHCprovider.com/mypracticeprofile and go to the Provider Demographic Details.

If you have questions about your Participation Agreement, please contact your network management representative. To find your network management representative, go to UHCprovider.com/contactus > Find a Network Contact. For general questions, please call Provider Services at **877-842-3210**. Thank you.



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