

UnitedHealthcare Navigate plan of Massachusetts

Quick reference guide

UnitedHealthcare Navigate is an Individual Exchange plan, also known as an Individual and Family plan, that focuses on patient-centered health. You participate in the Navigate plan if you're in-network for any UnitedHealthcare commercial plans, unless your Participation Agreement excludes it.



Key features

- Specifically designed for the Individual Exchange plan
- Customized, focused network of care providers
- Standard prior authorization and notification requirements apply
- Members must select a primary care physician (PCP) to manage their health care needs or we'll assign one to them



Benefits

- In-network care with referral: Network benefits
- In-network care without referral: No coverage* (see exception)
- Out-of-network care: No coverage* (see exception)



PCP requirement

- The member's assigned PCP is on the front of their ID card
 - Members may change their designated PCP once a month
 - You can generate a PCP roster report by visiting the [Document Library](#)
 - You can verify patient eligibility using the eligibility tool on the [Provider Portal](#)
- To find network PCPs and specialists, please visit UHCprovider.com/findprovider.



We're here to help

- For questions about your Participation Agreement, please contact your [Network Management representative](#)
- For general questions, connect with us through chat 24/7 in the [UnitedHealthcare Provider Portal](#)
- For additional contact information, [Contact us](#) page



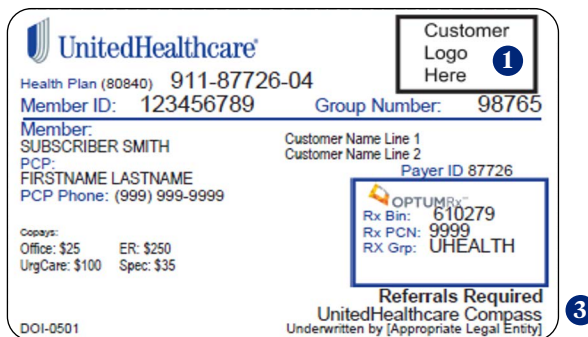
Referrals

- The member's PCP or a PCP with the same group ID number and tax ID number (TIN) can submit referrals
- A referral to see a specialist must be on file before the member can see the specialist
- Referrals aren't required for all services
- You can submit electronic referrals and check the status of your referrals using the [Referrals tool](#)



Sample member ID card

- 1 Massachusetts Health Connector logo
- 2 PCP name and phone number
- 3 "Referrals Required" indicator



Billing

Your Participation Agreement may allow you to bill members for non-covered services.

*Except for emergency services and related admissions.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Health plan coverage provided by UnitedHealthcare of Arizona, Inc., UHC of California DBA UnitedHealthcare of California, UnitedHealthcare Benefits Plan of California, UnitedHealthcare Community Plan, Inc., UnitedHealthcare of Colorado, Inc., UnitedHealthcare of Florida, Inc., UnitedHealthcare of Georgia, Inc., UnitedHealthcare of Illinois, Inc., UnitedHealthcare of the Mid-Atlantic, Inc., MAMSI Life and Health Insurance Company, UnitedHealthcare of New York, Inc., UnitedHealthcare Insurance Company of New York, UnitedHealthcare of North Carolina, Inc., UnitedHealthcare of Ohio, Inc., UnitedHealthcare of Oklahoma, Inc., UnitedHealthcare of Oregon, Inc., UnitedHealthcare of Pennsylvania, Inc., UnitedHealthcare of Texas, Inc., UnitedHealthcare Benefits of Texas, Inc., UnitedHealthcare of Utah, Inc., UnitedHealthcare of Washington, Inc., Optimum Choice, Inc., Oxford Health Insurance, Inc., Oxford Health Plans (NJ), Oxford Health Plans (CT), Inc., All Savers Insurance Company, Rocky Mountain Health Maintenance Organization Incorporated, Tufts Health Freedom Insurance Company or other affiliates. Administrative services provided by OptumHealth Care Solutions, LLC, OptumRx, Oxford Health Plans LLC, United HealthCare Services, Inc., Tufts Health Freedom Insurance Company or other affiliates. Behavioral health products provided by U.S. Behavioral Health Plan, California (USBHPC), United Behavioral Health (UBH), or its affiliates.