

# Frequently Asked Questions by Carolinas HealthCare Patients with UnitedHealthCare Coverage

View [simple explanations of key terms](#) relating to health insurance coverage.

## **Q: Should I change my doctor?**

**A: No, there is no need to change your doctor.** Your Carolinas HealthCare System doctors are here for you and will continue to treat you and your family. If you have a doctor's appointment with a Carolinas HealthCare System provider in the [metro Charlotte area](#) in March or April, Carolinas HealthCare System will waive your additional co-pay, coinsurance and deductible amounts. You will pay the same amount as you would for an in-network doctor.

Some important exceptions apply. If you are a UnitedHealthcare Medicare Advantage patient, Federal law does not allow us to offer you a waiver of co-pay, coinsurance or deductible amounts. We will do everything possible, however, to work with you on an individual basis to determine if you qualify for financial assistance.

If you are a retired member of the NC State Employee Health Plan with UnitedHealthcare Medicare Advantage, or you have UnitedHealthcare Medicare Supplemental insurance, your coverage is not impacted. You can continue to see your Carolinas HealthCare System doctors for the same in-network co-pays, coinsurance and deductibles.

All Carolinas HealthCare System hospitals will continue to provide emergency care to all UnitedHealthcare members, as we do for all patients, regardless of the patient's insurance coverage or ability to pay.

We are committed to your care and want to help you understand your options. If you're in the metro Charlotte area, call us at 855-355-8633 to discuss details.

## **Q: I have a scheduled well visit coming up. Can I still go?**

**A: Yes, go to your scheduled well visit.** Carolinas HealthCare System is committed to keeping you healthy. If you have a doctor's appointment with a Carolinas HealthCare System provider in the [metro Charlotte area](#) in March or April, Carolinas HealthCare System will waive your additional co-pay, coinsurance and deductible amounts. You will pay the same amount as you would for an in-network doctor.

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## **Q: I have cancer or another life-threatening condition requiring regular treatment. What do I do?**



**A: Do not stop treatments you are receiving for illness because of this change in coverage.** Your Carolinas HealthCare System doctors are here for you and will continue to treat you during this difficult time. If you are receiving treatment at a Carolinas HealthCare System hospital in the [metro Charlotte area](#) for a chronic condition that is life-threatening, degenerative or disabling, you may be entitled under your UnitedHealthcare plan to continue paying “in-network” co-pays, coinsurance and deductibles. Carolinas HealthCare System will assist you in completing the UnitedHealthcare “[Continuity of Care](#)” forms.

If you have an HMO plan other than a Medicare Advantage HMO plan, UnitedHealthcare is required by NC law to provide you with continuity of care (meaning no break in your care and in-network co-pays, coinsurance and deductibles) for a chronic condition that is life-threatening, degenerative or disabling, and requires medical care or treatment over a prolonged period of time. Even if NC law does not require UnitedHealthcare to provide you with continuity of care at in-network benefit levels, Carolinas HealthCare System will waive the difference between your in-network and out-of-network co-pays, coinsurance and deductibles until May 30 so that you will pay the same amount as if you were in-network.

If you are a UnitedHealthcare Medicare Advantage patient, United HealthCare is required under federal law to provide you with continuity of care for “urgently needed services” and “post-stabilization services.” Carolinas HealthCare System will assist you in completing the UnitedHealthcare “[Continuity of Care](#)” forms. If UnitedHealthCare denies your continuity of care benefits, we will work with you on an individual basis to determine if you qualify for financial assistance.

Get more information on [specific examples](#) of when your ongoing care will be covered at in-network rates.

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**Q: I’m pregnant; should I still go to my regular OB appointments?**

**A: Yes, continue seeing your doctor for regular prenatal care.** Your Carolinas HealthCare System doctors are here for you and will continue to treat you during your pregnancy and delivery. If you are in your second or third trimester of pregnancy as of March 1, and you visited one of our providers in the [metro Charlotte area](#) for your pregnancy before March 1, you may continue care with your Carolinas HealthCare System doctor all the way through your pregnancy, deliver at a Carolinas HealthCare System hospital and receive up to 60 days of post-partum care with “in-network” coverage. This means you will pay the same as you would have before this change.

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**Q: Why am I hearing different things about my coverage from different sources?**

**A:** If you speak with UnitedHealthcare or your own employer about your coverage, they may not be able to discuss the waiver of additional out-of-network co-pays, coinsurance and deductibles that Carolinas HealthCare System is offering you. That’s because our offer to allow you to continue to pay “in-network” coverage costs is a commitment we are making to our patients – independent of decisions UnitedHealthcare is making.

We realize this can be a confusing situation, but we are committed to your care and want to help you understand your options. If you’re in the metro Charlotte area, call us at 855-355-8633 to discuss details.

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