



Carolinas HealthCare System

March 4, 2015

Dear Patient,

This is an important message for Carolinas HealthCare System patients with UnitedHealthcare insurance. Our records indicate that you may currently have UnitedHealthcare coverage. If not, please disregard this letter.

At Carolinas HealthCare System, patients are our first priority - always. For months, we diligently worked toward a resolution with UnitedHealthcare – including offering to extend the former contract, which they refused. **Although the contract has expired, you can continue care at Carolinas HealthCare System. To show our commitment to you, we are waiving the per encounter difference between in-network and out-of-network patient co-payment, co-insurance and deductible amounts.**

If you are a Medicare Advantage patient, Federal law does not allow us to offer you a waiver of co-payment, 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.

Contrary to what UnitedHealthcare is telling our patients, **you have rights and you can keep your provider.** We hope the information shared here is helpful. You can also call our hotline at **1-855-355-8633**, 8 a.m. to 7 p.m., Monday through Friday, or visit **CarolinasHealthCare.org/Commitment**.

WHAT YOU NEED TO KNOW:

- **Doctor's appointments with a Carolinas HealthCare System provider in the metro Charlotte area will be considered "in-network"** through April 30, 2015, except for Medicare Advantage patients. You will not pay additional out-of-pocket costs.
- **On-going treatments, scheduled surgeries and exams at Carolinas HealthCare System hospitals in the metro Charlotte area may be covered at in-network rates.** UnitedHealthcare may be obligated to continue your in-network benefits. Or, Carolinas HealthCare System will cover these services at in-network rates at least through May 30, 2015. You will pay the same as you would at an in-network hospital.
- **Emergency medical services are still covered.** UnitedHealthcare must continue to cover emergency services provided at Carolinas HealthCare System hospitals, emergency rooms and other facilities at in-network levels.
- **Your coverage may not be impacted.** Retired members of the NC State Employee Health Plan with UnitedHealthcare Medicare Advantage and patients with a UnitedHealthcare Medicare Supplemental insurance policy are not impacted by the contract termination. Patients receiving behavioral health services continue to be in-network.

Here are specific encounter examples where patient care will be covered at in-network rates:

- **Doctor's office appointment:** well visits or any other appointment
- **Acute illness:** a condition that is serious enough to require immediate treatment to prevent death or permanent harm
- **Chronic illness:** a life-threatening, degenerative or disabling condition, including cancer treatments. For example, if you are a current patient receiving care from our specialists at Levine Cancer Institute, you can continue your treatments as in-network.
- **Surgery:** appointments scheduled prior to March 1, 2015, including up to 90 days of post-surgery follow up care
- **Inpatient care:** admissions that were scheduled to begin or actually began before March 1, 2015, as well as related inpatient care occurring within 90 days of discharge
- **Pregnancy:** women who are in their second or third trimester as of March 1, 2015 and were treated for that pregnancy by a Carolinas HealthCare System provider before March 1, 2015. Coverage will include care for the duration of the pregnancy, delivery at a System hospital, the child's hospitalization and up to 60 days of post-partum care for the mother.
- **Organ Transplant:** for established patients already on a waiting list or scheduled before March 1, 2015. Coverage will also include follow-up care occurring within 90 days of discharge. For all other patients, discuss coverage with your Carolinas HealthCare System provider because we have a separate, ongoing contract with UnitedHealthcare for transplant services.
- **Bone Marrow Transplant:** these transplants are negotiated separately from the primary Carolinas HealthCare System contract. Please contact your Levine Cancer Institute physician for more information.
- **Terminal illness:** a medical prognosis of life expectancy of 6 months or less made prior to March 1, 2015 by a Carolinas HealthCare System provider

The waivers of per encounter co-payments, coinsurance and deductible amounts outlined above are offered by Carolinas HealthCare System to our United-member patients and they are beyond what UnitedHealthcare is offering to you. As your healthcare partner, it is the right thing to do and we thank you for trusting us with your care.

**For more information, call 1-855-355-8633, 8 a.m. to 7 p.m., Monday through Friday,
or visit CarolinasHealthCare.org/Commitment.**

Sincerely,

Your Carolinas HealthCare System Team