

Information for our Patients insured through UnitedHealthcare Compass Plans

For UnitedHealthcare Compass insurance plans purchased by individuals:

Unfortunately, the new contract between Carolinas HealthCare System and UnitedHealthcare for the metro Charlotte area does not include UnitedHealthcare Compass plans. Carolinas HealthCare System doctors and hospitals in the greater Charlotte area will remain out of network for Compass insurance plans for services on or after March 1, 2015. Most of the doctors' offices and all of the hospitals that are out of network are in the metro Charlotte area (shown in the dark blue section of the map below). A few doctors' offices elsewhere in the Carolinas are also out of network. Check with your doctors' office to confirm if they are in or out of network.



Patients who have previously received authorization from UnitedHealthcare for continuity of care benefits using Carolinas HealthCare System provider(s), will continue to be eligible for in-network benefits for services included in the authorization. Compass members with questions about continuity of care benefits should contact UnitedHealthcare using the phone number on their UnitedHealthcare ID Card.

Additionally, Carolinas Healthcare System will continue to honor its [Commitments to Our Patients](#) for Compass members receiving care that was not authorized under continuity of care by UnitedHealthcare, but covered by Carolinas Healthcare System's [Commitments to Our Patients](#). We will waive the difference between the patient's in-network and out-of-network payment responsibility for related encounters for the period of time included in our Commitment. Patients with questions about Carolinas Healthcare System's Commitments to Our Patients can contact us at 855-355-8633.

Since Compass is a Health Maintenance Organization (HMO) insurance plan, NC law allows patients with Compass insurance, who were already receiving treatment for certain conditions from Carolinas HealthCare System providers prior to March 1, 2015, to elect to continue treatment with their existing provider with in-network benefits for specified time periods. A list of the services and conditions, with limitations, is provided below. We recommend Compass patients obtain written confirmation from UnitedHealthcare that continuity

of care benefits are approved, and that services from Carolinas Healthcare System providers will be covered with in-network benefits, before receiving any services.

IMPORTANT NOTE: You or your representative had a 45-day period from the date of notice from UnitedHealthcare of the termination of Carolinas Healthcare System from your network to elect to continue care with your Carolinas Healthcare System provider(s). UnitedHealthcare may not provide this coverage if you did not notify the plan of your election. If you have any questions about your continuity of care benefits, please contact UnitedHealthcare.

Scheduled surgery - If you scheduled a surgery at Carolinas HealthCare System before March 1, 2015 (even if the surgery was scheduled for March 1 or after), UnitedHealthcare is required to cover the surgery and up to 90 days of post-discharge follow-up care with in-network coverage.

Inpatient care - If hospital inpatient care was scheduled to begin or actually began at Carolinas HealthCare System before March 1, 2015, UnitedHealthcare is required to cover the inpatient care and related inpatient care occurring within 90 days of discharge with in-network coverage.

Organ transplant - If the patient was on an established waiting list or otherwise scheduled to have the surgery/transplantation prior to March 1, 2015, UnitedHealthcare is required to cover the surgery/transplantation and follow-up care occurring within 90 days of discharge. We recommend that patients receive written authorization from UnitedHealthcare (or its affiliated company Optum) that the transplant will be covered as in-network, and provide this authorization to Carolinas HealthCare System.

Pregnancy - If the patient was in the second or third trimesters of pregnancy on March 1, 2015, the patient is entitled to continue care with their Carolinas HealthCare System providers for the duration of the pregnancy, deliver at Carolina HealthCare System hospitals, and receive up to 60 days of post-partum care with in-network coverage.

Terminal Illness - If the patient was determined to be terminally ill (i.e., have a medical prognosis of life expectancy of 6 months or less) prior to March 1, 2015, and a Carolinas HealthCare System provider was treating the terminal illness before March 1, 2015, UnitedHealthcare is required to cover treatment directly related to the terminal illness with in-network coverage for the remainder of the patient's life.

For existing Carolinas HealthCare System patients with United Compass insurance, Carolinas HealthCare System's [Commitments to Our Patients](#) includes two services not directly addressed in NC Health Maintenance Organization (HMO) law:

- 1) Physician office visits (through April 30, 2015)
- 2) Bone Marrow Transplant (through May 30, 2015)

If you have any questions about Carolinas Healthcare System's Commitments to Our Patients, please contact us at 855-355-8633.