

Date: Jan. 8, 2021

BCC: Management and UWUA employees enrolled in UHC plans

## UnitedHealthcare Contract with Montefiore

At NYPA, we pride ourselves on offering quality and affordable healthcare to our employees, retirees and their families. UnitedHealthcare (UHC) has provided our healthcare coverage for many years.

Recently, you may have received correspondence from UHC and/or the Montefiore Health System (Montefiore) regarding their contract ending as of Dec. 31, 2020. Contract negotiations between insurance companies and providers are common and while we still hope they will reach an agreement, as of this date, the UHC contract with Montefiore has not been extended.

If you are planning to use the Montefiore Health System in 2021, the following FAQ will help to guide you on next steps that will minimize disruptions to the care you and your family receive.

### **Q: What hospitals are included in the Montefiore Health System?**

A: Montefiore Medical Center, Montefiore Mount Vernon, Montefiore New Rochelle, Montefiore Nyack, Montefiore St. Luke's Cornwall Hospital and White Plains Hospital.

### **Q: What should I do if I'm using one of these doctors or facilities?**

A: We know that your relationship with your doctors is very personal, and we understand how disruptive it can be if your hospital or physician no longer participates in the UHC network. UHC has a large network of high-quality providers in the downstate New York area. Some hospitals remaining in the area include Mount Sinai Health System, New York Presbyterian, Westchester Medical Center and NYC Health + Hospitals. Please work with your physician and their staff to decide how to best proceed with your care.

### **Q: What if I'm actively in treatment, such as for cancer, a transplant or pregnancy?**

A: UHC has a Transition of Care and a Continuity of Care program to continue receiving covered services for a specified period after a hospital or physician leaves the UHC network. Click [here](#) for more information on this program and to see if you qualify or call UHC at 866-633-2446.

### **Q: How do I find providers and hospitals in the network?**

A: The UHC plans offer two provider and behavioral health networks, including additional providers through the Empire network. You can verify network participation by visiting:

- UHC Options PPO or Choice Plus networks: [myuhc.com](https://myuhc.com)
- UHC Empire Network: [empireplanproviders.com/provider.htm](https://empireplanproviders.com/provider.htm).

**Q: What do I need to know if I'm in the UHC PPO Plan, which has out-of-network coverage?**

A: If you are enrolled in the UHC PPO Plan, our plan covers 100% of the reasonable and customary fee for inpatient hospitalizations (just the inpatient hospital, not physician or outpatient services) for in and out-of-network benefits.

Our UHC plans also have access to the [Empire Network](#) of physicians, which is NOT part of the Montefiore Health System contract that ended on Dec. 31. Therefore, if your physician participates in the Empire Network, the services will continue to be covered in-network.

However, if your Montefiore physician is not part of the Empire Network, you can continue using them on an out-of-network basis or find a physician in-network. Any out-of-network services are subject to deductibles, co-insurance, and the possibility of charges in excess of the reasonable and customary fees. The PPO Summary of Benefits and Coverage is available on [nypa.gov/benefits](http://nypa.gov/benefits).

**Q: What if I'm in the UHC Choice Plan, which has NO out-of-network coverage?**

A: Under the UHC Choice Plan, you also have access to the [Empire Network](#) of physicians, which is NOT part of the Montefiore Health System contract that ended on Dec. 31. Therefore, if your physician participates in the Empire Network, the services will continue to be covered in-network. However, if your Montefiore physician is not part of the Empire Network, the services will not be covered.

If you use any other out-of-network physician, hospital, service etc. you will be responsible for the full cost. The Choice Plan Summary of Benefits and Coverage is available on [nypa.gov/benefits](http://nypa.gov/benefits). **We're holding a special one-time enrollment until Wednesday, Jan. 27, 2021, to allow participants enrolled in the Choice Plan who are affected by the Montefiore Network to switch to the PPO Plan.**

If you want to take advantage of this opportunity, **you must complete the [Qualifying Change in Status Form](#)** and return it to [HR.Services@nypa.gov](mailto:HR.Services@nypa.gov) by **Jan. 27, 2021** – forms will not be accepted beyond that date. No other plan changes can be made at this time.

It is possible that the contract will be extended – and NYPA has no knowledge or influence over the negotiation. However, if it is extended and you have elected to switch, you will be required to remain in the PPO Plan until the next open enrollment period, when you can switch medical plans again effective Jan. 1, 2022.

The NYPA Total Rewards team will remain in contact with UHC and will notify you as soon as possible if UHC and Montefiore come to an agreement.

If you have any questions, please contact your site HR representative or contact us at [HR.Services@nypa.gov](mailto:HR.Services@nypa.gov) or 914-297-3114.