



Going to the doctor and other health care providers Helpful information

With the UnitedHealthcare® Group Medicare Advantage (PPO) plan, you can see doctors and other health care providers that are both in and out of UnitedHealthcare's network for the same cost share. To make going to the doctor as easy as possible, here are some helpful tips to keep in mind. We've also created helpful tips for your doctor on the back side of this page.

Going to a network doctor or health care provider

What is a network doctor?

A network doctor or health care provider is one who contracts with UnitedHealthcare to provide services to Medicare-eligible members.

What do I pay?

You simply pay your copay or coinsurance according to your plan benefits. Your doctor or health care provider will bill UnitedHealthcare for the rest of the cost of your service(s).

Can a network doctor refuse to see me?

If you are an existing patient, no, the doctor or health care provider must continue to see and treat you. The only time a network doctor may choose not to see you is if you have not seen the doctor before and the doctor is not accepting any **new** Medicare patients.

How is the doctor paid?

The doctor or health care provider is paid according to his or her contract with UnitedHealthcare.

Going to an out-of-network doctor or health care provider

What is an out-of-network doctor?

An out-of-network doctor or health care provider does not have a contract with UnitedHealthcare.

Can I see any out-of-network doctor?

You can see any out-of-network doctor or health care provider that participates in Medicare and accepts the plan.

What does it mean to "accept the plan"?

It means that the doctor is willing to treat you and bill UnitedHealthcare directly for your care.

What do I pay?

You are only responsible to pay your copay or coinsurance. UnitedHealthcare will pay for the rest of the cost of your covered service(s) including any excess charges up to the limit set by Medicare.

Will the doctor bill UnitedHealthcare?

In most cases, yes. If a doctor or hospital refuses to directly bill UnitedHealthcare, he or she may ask that you pay the full allowable amount. In that case, you can pay the doctor and then submit your claim to UnitedHealthcare. You will be reimbursed for the cost of the claim less your copay or coinsurance.

How is the doctor paid?

The doctor or health care provider is paid the same as Medicare pays up to the limit allowed by Medicare.

What if my doctor says he or she will not accept the plan?

We will be happy to contact your doctor on your behalf to provide more education on how the plan works. Usually that is all that is needed.

We're here to help



If you have questions or need help finding a new doctor, call Customer Service at the number listed on the back of your member ID card.

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract and a Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan's contract renewal with Medicare. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premium and/or copayments/coinsurance may change on January 1 of each year. Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information.