

UnitedHealthcare (“United”) – Frequently Asked Questions

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What is happening? Hartford HealthCare’s current contract with UnitedHealthcare (“United”) will expire at midnight on March 31, 2025, unless the parties agree on a new contract before then. We are working to reach an agreement so United members will continue to receive care at Hartford HealthCare on an in-network basis.

Why does this matter? Hartford HealthCare needs to receive a fair level of payment to continue providing the exceptional health care United members need and deserve. ***United is offering our hospitals and physicians rates that simply do not cover our cost increases, including salaries and benefits, medical supplies, drugs and vendor services. United’s offer will negatively impact our ability to retain and recruit clinical staff in our care settings.***

Who is United? UnitedHealthcare is part of UnitedHealth Group, [the largest health insurance company in the nation](#). Last year, UnitedHealth Group recorded net revenues of \$400.3 billion (up \$28.7 billion from 2023) and [total net earnings of \\$15.2 billion](#).

What is Hartford HealthCare doing?

Hartford HealthCare is working in good faith to reach a fair agreement with United. We have responded to United’s proposals on average in 7 days, whereas United has taken an average 26 days to respond. We believe a fair agreement is achievable with United’s cooperation.

We offer these questions and answers to provide more information about Hartford HealthCare’s negotiations with United and what may happen if the parties are unable to come to an agreement.

1. Q: When does the contract with United commercial and Medicare Advantage (MA) expire?

A: The contract between Hartford HealthCare and United commercial & MA expires at midnight on March 31, 2025. However, if we cannot come to an agreement by March 31, 2025, Connecticut state law requires an additional two-month in-network period for hospital services, but it is limited to commercial plans only. This means that Hartford HealthCare’s seven hospitals would remain in-network with United commercial plans through May 31, 2025. All other services, including physician services, ambulatory surgery centers, skilled nursing facilities, home health care, and urgent care would be out of network as of midnight on March 31, 2025. In addition, all Hartford HealthCare providers would be out of network for United MA plans as of midnight on March 31, 2025. ***Please note Behavioral Health is contracted separately under United Behavioral Health and is not impacted***

by this potential expiration. Patients in an active course of treatment may be able to continue seeing the care team they know and trust at in-network benefit levels if they receive a Continuity of Care coverage determination from United. For United Medicare Advantage members, Continuity of Care requests are managed through United’s out of network authorization process.

2. Q: Which United health insurance plans are impacted by the negotiations?

A: UnitedHealthcare and Oxford Health Plans commercial plans and United MA plans

3. Q: What Hartford HealthCare facilities and physicians are affected for commercial plans?

A:

Affected facilities/physicians as of midnight 3/31/2025	
<ul style="list-style-type: none"> • Jefferson House • Jerome Home • Southington Care Center • Hartford HealthCare at Home • Hartford HealthCare Medical Group (HHCMG) • Physicians Alliance of Connecticut (PACT) • One Medical • OnMed • ICP Community practices • HHCMG/GoHealth Urgent Care locations • Hartford HealthCare (St. Vincent’s) Urgent Care locations • Connecticut Orthopaedic Specialists Outpatient Surgical Center • Hunter’s Ambulance 	<ul style="list-style-type: none"> • Connecticut Orthopedic Surgery Center • Constitution Surgery Center East • Glastonbury Surgery Center • Hartford Surgery Center • Rocky Hill Surgery Center • Southington Surgery Center • Southwest Connecticut Surgery Center • Greater New Haven ASC • River Valley ASC • Surgery Center of Fairfield County • The Surgical Center of Connecticut • Specialty Surgery Center of CT • Litchfield Hills Surgery Center
Additional affected facilities as of midnight 5/31/2025	
<ul style="list-style-type: none"> • Hartford Hospital (Hartford) • The Hospital of Central Connecticut (New Britain and Southington) • MidState Medical Center (Meriden) • Backus Hospital (Norwich) • Windham Hospital (Willimantic) • St. Vincent’s Medical Center (Bridgeport) • Charlotte Hungerford Hospital (Torrington) 	

4. Q: What Hartford HealthCare facilities and physicians are affected for Medicare Advantage plans?

A:

Affected facilities/physicians as of midnight 3/31/2025

<ul style="list-style-type: none"> • Jefferson House • Jerome Home • Southington Care Center • Hartford HealthCare at Home • Hartford HealthCare Medical Group (HHCMG) • Physicians Alliance of Connecticut (PACT) • One Medical • OnMed • ICP Community practices • HHCMG/GoHealth Urgent Care locations • Hartford HealthCare (St. Vincent's) Urgent Care locations • Connecticut Orthopaedic Specialists Outpatient Surgical Center • Hunter's Ambulance 	<ul style="list-style-type: none"> • Connecticut Orthopedic Surgery Center • Constitution Surgery Center East • Glastonbury Surgery Center • Hartford Surgery Center • Rocky Hill Surgery Center • Southington Surgery Center • Southwest Connecticut Surgery Center • Greater New Haven ASC • River Valley ASC • Surgery Center of Fairfield County • The Surgical Center of Connecticut • Specialty Surgery Center of CT • Litchfield Hills Surgery Center
<ul style="list-style-type: none"> • Hartford Hospital (Hartford) • The Hospital of Central Connecticut (New Britain and Southington) • MidState Medical Center (Meriden) • Backus Hospital (Norwich) • Windham Hospital (Willimantic) • St. Vincent's Medical Center (Bridgeport) • Charlotte Hungerford Hospital (Torrington) 	

5. Q: Do you meet with United to try to reach an agreement?

A: Yes. We continue to negotiate with United. Our objective is continuing to provide high-quality care to all our United-insured customers on an in-network basis. We are working with United to ensure your continued access to in-network services across Hartford HealthCare.

6. Q: What if I am visiting Hartford HealthCare for Behavioral Health services?

A: Behavioral Health services are contracted under a separate agreement and are not affected by our contract negotiations with United. Hartford HealthCare would remain in-network for behavioral health services.

7. Q: What if I am in active Rehabilitation (Physical, Occupational, Speech, Audiology) treatment?

A: We would remain in-network for rehabilitation services for United commercial plans through May 31, 2025. We would be out of network for MA as of midnight on March 31, 2025.

8. Q: What If I am visiting Hartford HealthCare for organ transplant services (surgeries)?

A: Transplant services are contracted under a separate agreement with United and we would remain in-network for transplant services. However, transplant-related services provided one year or more post-surgery are not covered under the separate agreement for transplant services and therefore will be impacted by the contract expiration. Please contact United to see if you are eligible to continue seeing your provider at in-network benefit levels.

9. Q: What if I visit one of Hartford HealthCare's seven hospitals for care and am treated by a Hartford HealthCare Medical Group provider?

A: Hospital services for United commercial plan participants only will be covered in-network through May 31, 2025, as required by Connecticut state law, but Hartford HealthCare Medical Group provider services would be out of network as of midnight on March 31, 2025, except for patients in an active course of treatment and approved Continuity of Care coverage from United. All services for MA would be out of network as of midnight on March 31, 2025, except for patients in an active course of treatment with approved out of network coverage authorization from United. Please note, MA Group Retiree PPO plan members can receive out of network care at in-network benefit levels.

10. Q: How will my coverage change if Hartford HealthCare hospitals and facilities are no longer in-network with United?

A: We will be here to provide the care you need, and you can continue to access Hartford HealthCare services on an out of network basis. It is important that you know that the amount United covers and what you may have to pay out of pocket for services received from Hartford HealthCare would likely increase if Hartford HealthCare is out of network with United. Please contact United for further information related to your coverage.

11. Q: Can you provide an estimate of the cost of my care?

A: Unless a new agreement is reached, services scheduled on or after April 1st may be processed as out-of-network, and, if they are, you will likely have a larger out-of-pocket cost. If you have out-of-network benefits, your financial responsibility will be based upon those benefits. If your United plan does not include out-of-network benefits, a self-pay estimate of the financial responsibility can be obtained by contacting Financial Clearance at 860.696.6380. We do however recommend that you contact United by calling the number on the back of your card to have them confirm your coverage and provider network status.

12. Q: How will my claim be processed if Hartford HealthCare is out of network with United during the time of my visit?

A: Hartford HealthCare will send its claim to United. If Hartford HealthCare is out of network at the time you receive care, United may send you a check for the covered amount of the service instead of paying Hartford HealthCare directly. Any money

you receive from United can be used to pay Hartford HealthCare for the services provided. Note that United's check may not be the full amount owed for the services provided, so you may owe an additional balance. You are responsible for paying Hartford HealthCare the total amount due on the claim. To make a payment to Hartford HealthCare directly you may:

- Sign over the United check to Hartford HealthCare and mail the signed check and a check for any required balance due to:
Hartford HealthCare
PO Box 23630
New York, NY 10087-3630
- Remit the full balance to Hartford HealthCare via online, credit card or personal check:
 - Pay Online at <https://www.MyChartPLUS.org>
 - Pay by credit card by calling 877-HHC-BILL (877-442-2455)
 - Pay by personal check, mail to:
Hartford HealthCare
PO Box 23630
New York, NY 10087-3630

Please mail a copy of any remittance advice/explanation of benefits that you receive from United to the address above.

13. Q: Does Hartford HealthCare participate with any other plans?

A: Yes, these include but are not limited to:

- Anthem
- Aetna
- CarePartners of Connecticut (MA only)
- Cigna (commercial only)
- ConnectiCare

14. Q: Can I change my MA Plan?

A: Medicare beneficiaries may be able to change MA plans or return to Original Medicare until March 31 or within the first 3 months you get Medicare.

It is referred to as the Medicare Advantage Open Enrollment Period. More information on the Medicare Advantage Open Enrollment Period is available from CMS. You may visit the CMS website at www.medicare.gov/publications/11219-Understanding-Medicare-Advantage-Medicare-Drug-Plan-Enrollment-Periods.pdf or you can call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

15. Q: How will my MA Group Retiree PPO plan be impacted if HHC is no longer in-network with United?

A: Patients with an MA Group Retiree PPO plan can receive out of network care at in-network benefit levels.

16. Q: I have a commercial or MA plan with United. Will I have to change my Hartford HealthCare Medical Group Primary Care Provider?

A: We encourage you to contact United directly for more information and be aware that United should notify you if you need to choose a new in-network primary care provider.

17. Q: Whom should I call with questions?

A: Please call the phone number on the back of your UnitedHealthcare ID card if you have any questions about how this would affect your access to the care team you know and trust.

18. Q: What if I am in active treatment (including Home Care and Hospice, SNF), or expecting a baby soon?

A: You may be eligible for Continuity of Care benefits from United. United members who are receiving ongoing treatment for special conditions (such as late-term pregnancy or cancer care) may qualify.

For commercial plan members, if you think you may qualify, please call the phone number on the back of your UnitedHealthcare ID card and let United's representative know that you're in the middle of treatment and request the Continuity of Care coverage form. United will see if you're eligible and help you complete their forms. This form must be approved by United.

For MA plan members (excluding MA Group Retiree PPO plan members), in order to continue to see your provider at in-network benefit levels, you need to complete United's out of network authorization process. Please call United directly for information about that process.

For MA Group Retiree PPO plan members, you can receive out of network care at in-network benefit levels. No out of network authorization is required.

19. Q: What is Continuity of Care?

A: Continuity of Care is a health plan process that, under certain circumstances, allows eligible patients to continue to receive in-network coverage with a treating provider who has left the UnitedHealthcare network.

20. Q: Can you provide examples of care that would qualify a patient for Continuity of Care benefits?

A: Some examples include a patient undergoing a course of treatment for:

- a serious and complex medical condition
- institutional or inpatient care
- scheduled to undergo non-elective surgery, including receipt of postoperative care with respect to the surgery
- pregnancy

- a terminal illness and is receiving treatment for such illness
- an acute episode of chronic illness or an acute medical condition

Please note that emergent admissions do NOT require a Continuity of Care form or an out of network authorization to be submitted to receive in-network coverage.

21. Q: If I am having a medical emergency what should I do?

A: You can go to the nearest hospital. Emergency services are always covered at in-network benefit levels.

22. Q: Can I initiate the Continuity of Care process?

A: Yes, patients can initiate the process by calling the phone number on the back of their UnitedHealthcare ID card.

23. Q: Does Hartford HealthCare have the Continuity of Care form?

A: No. Hartford HealthCare does not have a copy of United's Continuity of Care form. Commercial patients must call the phone number on the back of their UnitedHealthcare ID card to determine if they qualify. If United determines that a patient qualifies, they will provide the appropriate Continuity of Care form for the patient's benefit plan.

24. Q: Does the Continuity of Care form need to be signed by the patient's provider?

A: Yes, both the patient and provider must sign the form.

25. Q: How should a Continuity of Care form be submitted?

A: Please follow the submission process indicated on the Continuity of Care form.

26. Q: When can I request Continuity of Care coverage?

A: Patients can submit Continuity of Care forms after they receive written notice of the pending contract expiration. Commercial patients must apply for Continuity of Care coverage within 30 days of the health care professional's going out of network. MA (excluding MA Group Retiree PPO plans) patients can request an out of network authorization at any time, as long as it is prior to the service occurring.

27. Q: Can I submit a Continuity of Care request after my service occurred?

A: For commercial patients, we believe that a Continuity of Care request can be submitted after the service occurred, as long as it is submitted within 30 days of the health care professional's going out of network. However, we encourage you to call United about Continuity of Care coverage.

For MA patients (excluding MA Group Retiree PPO plans), the out of network authorization request must be submitted prior to the service occurring.

28. Q: When can I expect to hear back from United indicating approval or denial of Continuity of Care benefits?

A: For commercial patients, we believe the turnaround time for Continuity of Care requests will be within 15 days of receipt, but it can vary depending on volume and completeness of submitted information. Patients must apply for Continuity of Care coverage within 30 days of the health care professional's termination date. For MA patients (excluding MA Group Retiree PPO plans), we believe the turnaround time for out of network authorization determinations will be within 14 days except expedited requests which would be within 72 hours.

29. Q: If Continuity of Care coverage is approved, will it cover all providers involved in the care?

A: No, a separate Continuity of Care form must be completed and signed by each provider/facility involved in the care.

30. Q: How long is the Continuity of Care coverage valid, if approved?

A: We believe it will be valid for 90 days from the termination date or through the completion of the current active course of treatment, whichever comes first.

31. Q: Does United have a dedicated website where patients can access applicable information related to the Continuity of Care process?

A: We are not aware of any dedicated website specific to the Continuity of Care process.

32. Q: If I was authorized for a service/procedure will the authorization be honored during the out of network period? Or will a new authorization be required if I want to see my Hartford HealthCare provider using out of network benefits?

A: Any previously approved prior authorization should be honored. Patients should call the phone number on the back of their UnitedHealthcare ID card to confirm whether United will honor a previously approved prior authorization.

33. Q: Will orders (testing, imaging or DME) still be valid if the ordering provider is out of network?

A: Yes, as long as the provider performing the service is in-network at the time of service.

34. Q: Will United Medicare supplemental plans be impacted if Hartford HealthCare goes out of network with United on April 1, 2025?

A: United Medicare supplemental plans will not be impacted.

35. Q: If I have surgery at a Hartford HealthCare facility before the expiration date and I am discharged after the expiration date, will my treatment be covered at in-network benefit levels?

A: Yes, as long as the surgery itself is covered by your United plan. If you are admitted prior to the expiration date, your covered surgery will be covered at in-network benefit levels regardless of your discharge date.