



## **FAQs: UnitedHealthcare's negotiation with Mount Sinai Health System**

### **Q) When did UnitedHealthcare's contract with Mount Sinai's hospitals expire?**

Mount Sinai's hospitals are now out of network for our employer-sponsored and individual plans, including our Oxford Health Plan, as of Jan. 1, 2024 following the health system issuing a notice to end our relationship.

However, in compliance with New York cooling off requirements, fully insured commercial members continue to have network access to all of Mount Sinai's hospitals through Feb. 29, 2024.

People enrolled in non-Oxford ASO (self-insured) commercial plans have continued access to only Mount Sinai Hospital and Mount Sinai Hospital of Queens through Feb. 29, 2024.

People enrolled in Oxford ASO commercial plans or level-funded plans are not eligible for cooling off. All of Mount Sinai's hospitals are out of network for people enrolled in these plans, as of Jan. 1, 2024.

### **Q) What benefit plans are impacted by this negotiation?**

Our negotiation only impacts our commercial contract with Mount Sinai. All other active contracts – including the Empire Plan – remain in place with no change.

### **Q) Why is this happening?**

Our existing contract with Mount Sinai was a three-year agreement that took effect on Jan. 1, 2022 and provided Mount Sinai with annual, market-competitive rate increases. Less than 20 months into the new contract, Mount Sinai issued a notice to end our agreement that would have remained in place through the remainder of 2024 and is now demanding price hikes significantly higher than what we recently agreed to.

Mount Sinai's latest proposal includes two options: a 43% price hike over the next three years that would increase health care costs by \$574 million or a 58%, \$927 million increase in costs over the next four years. Neither option is acceptable, affordable or sustainable for New Yorkers and employers and would significantly drive up premiums, out-of-pocket costs and the cost of doing business for employers.

We continue to urge Mount Sinai to provide a realistic proposal that is affordable for the people and businesses we serve.

### **Q) I am enrolled in a UnitedHealthcare fully insured plan, am in active treatment at a Mount Sinai hospital and cooling off has expired as of Feb. 29. Can I continue to receive in-network services for a limited period of time at a Mount Sinai hospital through continuity of care?**

People enrolled in UnitedHealthcare fully insured plans situated in New York who were in active treatment at a Mount Sinai hospital when they went out of network are eligible for continuity of care for a period of 90 days, beginning Jan. 1 through March 30. In certain situations – depending on the member's condition and course of treatment – the continuity of care period could extend beyond March 30.

Consistent with New York regulations, people enrolled in fully insured plans situated in New York are not required to be pre-approved for continuity of care nor do they have to fill out a form to apply for it.

It's important to note women who are pregnant and were actively receiving services at a Mount Sinai hospital when they went out of network are eligible for continuity of care. The continuity of care will be administered through the course of the pregnancy, including post-partum services.

For questions regarding continuity of care, members should call the number on their health plan ID card.

**Q) I am enrolled in a UnitedHealthcare ASO plan and was in active treatment for a serious or complex condition at either Mount Sinai Hospital or Mount Sinai Hospital of Queens when they went out of network. Can I continue to receive in-network services for a limited period of time at one of these two hospitals through continuity of care despite the cooling off period ending?**

People enrolled in ASO commercial plans who were in active treatment for a serious or complex condition at Mount Sinai Hospital or Mount Sinai Hospital of Queens when they went out of network may have been eligible for continuity of care for a period of 90 days, beginning Jan. 1 through March 30. In certain situations – depending on the member’s condition and course of treatment – the continuity of care period could extend beyond March 30.

It's important to note ASO members were required to fill out a form in order to be approved for continuity of care. The deadline for ASO members to apply for continuity of care was Jan. 30, 2024.

**Q) Can I continue to receive in-network services from my Mount Sinai physician despite Mount Sinai’s hospitals going out of network?**

This negotiation initially only impacted Mount Sinai’s hospitals. However, our credentialing plan requires that physicians who participate in our network have the ability to admit patients to at least one in-network hospital. Any Mount Sinai physician who does not currently have admitting privileges to another in-network hospital has through March 21, 2024 to obtain those privileges. If they do not obtain admitting privileges to another hospital participating in our network, they will be out of network for our employer-sponsored and individual plans, including Oxford, effective March 22, 2024.

We have mailed letters to members whose Mount Sinai physician has not obtained privileges to admit to another in-network hospital to date. If a member does not receive a letter, they can expect that their physician will continue to remain in our network. However, we encourage our members to speak to their physician to confirm their network status. UnitedHealthcare members can also call the number on their health plan ID card if they have questions regarding their physicians’ network status with us.

**Q) I received a letter regarding my physician potentially going out of network beginning March 22. Is there a possibility they may still remain in UnitedHealthcare’s network?**

There are two possibilities for your physician to remain in our network on and beyond March 22. These include:

1. Mount Sinai provides a realistic proposal that’s affordable for New Yorkers and employers and restores network access to the health system’s hospitals, ensuring all of Mount Sinai’s physicians will remain in our network.
2. Your physician obtains admitting privileges to another in-network hospital prior to March 22.

We value the care Mount Sinai’s physicians provide to our members and want to keep them in our network. These physicians still have the opportunity to remain in our network by obtaining admitting privileges to another in-network hospital. Multiple area health systems have committed to expedite the credentialing process for Mount Sinai physicians in need of admitting privileges to another in-network hospital.

If your physician previously didn’t have privileges to admit to another in-network hospital, but obtains privileges prior to March 22, we will mail you a letter confirming your physician will remain in our network.

It's important to note this only impacts these physicians’ participation status for our employer-sponsored and individual plans, including Oxford.

**Q) I am enrolled in a UnitedHealthcare fully insured plan and am in active treatment with a Mount Sinai physician who no longer participates in UnitedHealthcare’s commercial network as of March 22. Can I continue to receive in-network services for a limited period of time with my Mount Sinai physician through continuity of care?**

People enrolled in UnitedHealthcare fully insured plans who are in active treatment with a Mount Sinai physician who goes out of network are eligible for continuity of care for an additional 90 days beyond

March 22. This means in most cases you would be eligible for continuity of care beginning March 22 through June 20.

Depending on the member's condition and course of treatment, the continuity of care period could extend beyond the initial 90 days past June 20.

Consistent with New York regulations, people enrolled in fully insured plans situated in New York who are in active treatment with a Mount Sinai physician are not required to be pre-approved for continuity of care nor do they have to fill out a form to apply for continuity of care.

It's important to note women who are pregnant and are actively receiving services from a Mount Sinai physician who goes out of network are eligible for continuity of care. The continuity of care will be administered through the course of the pregnancy, including post-partum services.

For questions regarding continuity of care, members should call the number on their health plan ID card.

**Q) I am enrolled in a UnitedHealthcare ASO plan and am in active treatment for a serious or complex condition with a Mount Sinai physician who goes out of network on March 22. Can I continue to receive in-network services for a limited period of time with my physician through continuity of care?**

People enrolled in ASO commercial plans who are in active treatment for a serious or complex condition with a Mount Sinai physician who goes out of network may be eligible for continuity of care for an additional 90 days beyond March 22. Depending on the member's condition and course of treatment, the continuity of care period could extend beyond the initial 90 days past June 20.

Just a few examples of conditions that qualify for continuity of care include but are not limited to:

- Women who are pregnant, including post-partum services
- People in ongoing treatment for conditions such as cancer

People enrolled in ASO commercial plans are required to fill out a form within 30 days after a physician goes out of network in order to be approved for continuity of care. UnitedHealthcare members should call the number on their health plan ID card for questions regarding continuity of care, including whether you may be eligible to send us the form.

**Q) Where should UnitedHealthcare members go in the event of an emergency?**

UnitedHealthcare members should go to the nearest hospital in the event of an emergency. Their care will be covered at the in-network benefit level, regardless of whether the hospital participates in our network.