



Patient talking points UnitedHealthcare exchange plan out-of-network

Note to schedulers: Below are some talking points to use in conversations with our patients. **We are handling scheduling for UnitedHealthcare Individual Exchange Benefit plan patients (Epic plan code 705) as follows:**

- There are **no changes** to appointments or procedures that are currently scheduled at any HonorHealth facility prior to Jan. 1, 2025. If a patient would like to schedule an appointment on or after Jan. 1, 2025, they will be out-of-network if they still have a UnitedHealthcare Individual Exchange Benefit plan.

Please note: All HonorHealth facilities and employed providers, including HonorHealth PSAs and MSAs, will be out-of-network with UnitedHealthcare Individual Exchange Benefit plans on Jan. 1, 2025.

Talking points for patients:

- HonorHealth and UnitedHealthcare mutually agreed to end the contract for Individual Exchange Benefit plans effective Jan. 1, 2025.
- This means, on or after Jan. 1, 2025, if you have this insurance, you will be out-of-network for services provided at any HonorHealth facility and for all employed HonorHealth physicians.
- This impacts Individual Exchange Benefit plans **only**. HonorHealth will continue to be in-network with UnitedHealthcare Commercial, Medicare Advantage, Dual, and Community & State Medicaid plans.
- If you have an appointment or procedure scheduled prior to Jan. 1, 2025, you have no changes to your appointment, and you will still be in-network for any services provided before this date.
- If you'd like to schedule an appointment on or after Jan. 1, 2025, you will be out-of-network if you are still on a UnitedHealthcare Individual Exchange Benefit plan. To determine if you have out-of-network benefits, please call UnitedHealthcare at the number located on the back of your insurance card.
- If you are impacted and would like to maintain your in-network access with HonorHealth's facilities and providers, you can switch to a new Marketplace/Exchange plan during open enrollment this fall. Open enrollment runs from Nov. 1, 2024 to Jan. 15, 2025 for a Jan. 1, 2025 effective date.
- A complete list of in-network Marketplace/Exchange plans can be found at honorhealth.com/patients-visitors/insurance. These plans include Banner-Aetna, Oscar, Cigna, Health Choice and Ambetter from Arizona Complete Health.

- If you need assistance in navigating which health plan may be most appropriate for your specific healthcare needs, you can reach out to the following brokers:

<p>Jay Jones Central and West Valley 623-256-9271 jay@harpmedicalinsurance.com</p>	<p>Joel Leon East, Central and West Valley 480-709-6006 joel.leon@medicaregeeksaz.com</p>
<p>Peter Orona East, Central and West Valley 602-770-9062 peterorona@abcdmedicare.com</p>	<p>Brian Phillips East Valley 480-848-3824 sales@metrovalleyinsurance.com</p>
<p>Laura Ritchie-Johnston East, Central and West Valley 480-779-8253 laura@lrjhealthsolutions.com</p>	<p>Tammy Walsh East and Central Valley 480-963-5509 twalsh@crestins.com</p>

- [Healthcare.gov](https://www.healthcare.gov) is a resource for you to assess your benefit options and answer your benefit-related questions.
- Depending on your situation, you may qualify for continuity-of-care benefits. Continuity of care applies if you are already scheduled for non-elective surgery or are undergoing treatment for:
 - Serious and complex conditions, such as a condition that is life-threatening, degenerative, congenital or potentially disabling, and that requires specialized medical or behavioral healthcare over a prolonged period of time
 - Pregnancy
 - Inpatient services
 - Terminal illness
 - Post-operative care from non-elective surgery
- For questions or more information about UnitedHealthcare’s continuity-of-care benefit coverage, please call UnitedHealthcare at the number located on the back of your insurance card.
- If you have any questions or concerns about this change or your coverage, please call UnitedHealthcare at the number located on the back of your insurance card.

If a patient is having trouble determining if they are impacted by this change:

- Please take a look at your insurance card.
- If you see “**Individual Exchange Benefit Plan**” in the lower righthand corner, you are impacted by this contract termination.

