Getting to know UnitedHealthcare Charter

Designed to connect you and your family to better health, right in your local community

When you enroll in UnitedHealthcare Charter®, you'll need to select a network primary care physician (PCP), who will help guide you through the health care system. Your PCP gets to know you, helps manage your health care and refers you to specialists, if needed. Plus, you'll typically save time and money when you get your care from a network provider.

The following are some questions and answers that can help you understand this plan.

Why do I need to select a PCP?

When you enroll, you must select a PCP from our Charter network to help you manage your health and get the care you need. Your PCP provides regular and routine care, like annual checkups, and refers you to other network physicians or specialists when additional care is needed. You are required to get referrals from your PCP **before** you see another network physician or specialist. **Without an electronic referral, your costs may be a lot higher or they may not be covered at all.** Check your benefit plan documents for more information.

How do I select a PCP?

Visit **welcometouhc.com*** and use the physician search tool, available in English and Spanish, to find a PCP in your plan's network. Or you can call Customer Service for help:

For English: 1-855-828-7715
For Spanish: 1-800-940-1508

Each covered family member must select a PCP located in a town or city near where you (the subscriber) live.

Can each covered family member have his or her own PCP?

Yes. Each covered family member can select their own physician, or you can select one physician for your entire family. Please check with your physician's office before enrolling to confirm that he or she is accepting new patients and if there are any patient age restrictions.

Can I select any type of physician as my PCP?

No. Your PCP must be a general practice physician, family practice physician, pediatrician or internal medicine physician.

* The welcometouhc.com website provides content in English only, but you can access the provider directory in English or Spanish.

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Will my PCP be identified on my health plan ID card?

Yes. The PCP's name and telephone number will be listed on each family member's health plan ID card. Be sure to check the PCP name on your ID card to ensure it is your intended PCP. If you want to change from the PCP listed on the card, please call the number on your ID card or go to **myuhc.com®**.

Can a covered family member living out of state select a PCP closer to where he or she lives?

No. Family members must choose a PCP in the town or city near where you (the subscriber) live. This includes students going to school out of state, or children living with another parent.

Can I change my PCP after I enroll?

Yes. PCP changes can be made once a month and are effective the first of the following month. Change requests can be submitted on or before the last day of the month. Changes can be made by calling the number on your ID card or by signing in to **myuhc.com.** New health plan ID cards will be issued whenever members change their PCP.

What if I need care outside my local community?

Charter provides access to providers in several metro-plex areas throughout Texas. These providers will coordinate care with your local PCP to help ensure you receive the best care based on your individual needs. Be sure to access the following providers when seeking care within these designated markets:

Austin area: HCA Hospitals and Physicians, Seton Hospitals with ARC physicians
Dallas/Fort Worth area: PCPs from Charter, all local hospitals and specialists included
El Paso area: Hospitals of Providence Physicians Performance Network (Tenet Health System)
Houston area: Kelsey Seybold
Lubbock: UMC Health System
San Antonio area: HCA and University Health with WellMed and friends physicians

If you need care outside of your community, you can visit **myuhc.com** after you enroll and view the provider directory to find a network physician.

What is a referral?

A referral is an approval from your PCP, which is needed before you receive care from another Charter network physician or health care professional. Your PCP enters your referral electronically. Before you receive additional care, you will be able to view and confirm your referral on **myuhc.com.**

Can I choose to see other PCPs without a referral?

No. It's important you get an electronic referral from your PCP before you see any other primary care or specialist physician. An electronic referral from your PCP is necessary to receive coverage or the highest level of benefit possible.

Do I need to complete any paperwork for referrals?

No. All referrals are electronic. When you receive a referral through your PCP, he or she will handle the process for you electronically.

Can I view and track my electronic referrals?

Yes. Once enrolled, you can view your referrals online at **myuhc.com**

Do I need a referral before seeing a specialist?

Yes. It's important you get an electronic referral from your PCP before you see another network physician, including specialists. You should validate that a referral has been entered prior to seeing a network physician or specialist by checking on **myuhc.com.**

Are there any providers I can see without a referral?

Yes. Referrals are not needed to see the following providers as long as they are in the Charter network:

- Obstetricians/gynecologists (OB/GYNs)
- Behavioral health or substance use disorder clinicians
- Convenience care clinics
- Urgent care clinics
- Virtual visit provider

Remember: Emergencies are covered, including non-network hospitals, without a referral.

What's the difference between "referral" and "prior authorization"?

Referral: A referral is a required approval submitted electronically by your PCP before you get care from another network physician or specialist. An electronic referral from your PCP is necessary to receive coverage at the highest level of benefit possible.

Prior authorization: Prior authorization is the process in which UnitedHealthcare reviews certain health care services before they are received to determine if they are medically necessary and eligible for coverage. Prior authorization is required for certain covered health services, as noted in your benefit plan documents. **If you do not get prior authorization before receiving one of these services, your benefit coverage may be reduced. You also may have no coverage if it's determined that the service is not medically necessary.**

For information on which services require prior authorization, see your benefit plan documents.

Where can I find information after I enroll?

Once you enroll and register on **myuhc.com**, you can take advantage of many tools and resources. View Spanish resources at **uhc.com/latino**.

Select your PCP at welcometouhc.com[*] using the English or Spanish provider directory

Step 1: Go to **welcometouhc.com**

Step 2: Select the **Find a Doctor** option.

Step 3: Scroll down and select **Charter HMO/Charter Balanced HMO/Charter Plus HMO** from the network list.
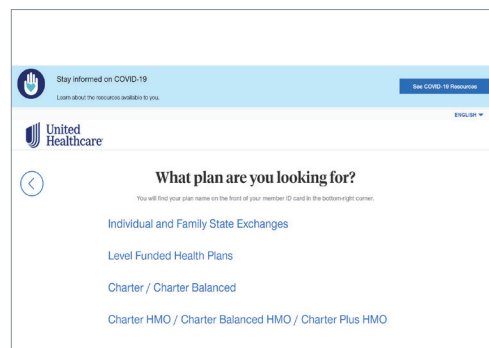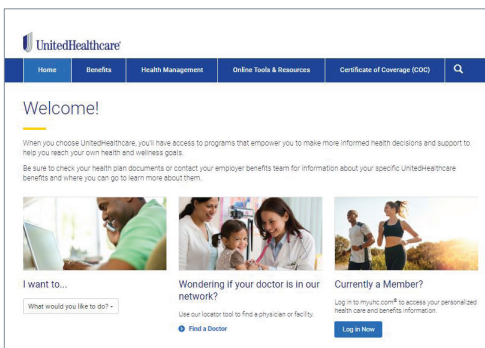
Step 4: Select what year you will receive care.

Step 5: Select the **CHANGE LOCATION** option and enter your ZIP code.
Then select the **People** tile.

Step 6: Select the **Primary Care** tile.

Step 7: Select All Primary Care Physicians.

Step 8: Review your results or refine your search using the prompts on the page.

✔ **Ready, set, enroll:**

- Complete the enrollment form provided by your employer
- Be sure you include the first and last name for all PCPs selected by you and any covered family members and/or dependents
- Remember to provide the physician ID number for each PCP listed on the form

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