



UnitedHealthcare NAVIGATESM Frequently Asked Questions

Why do I need to select a network primary care physician?

Your UnitedHealthcare Navigate Plan requires you to select a primary care physician from our Navigate network to help you manage your health and get the care you need. Your primary care physician will be your first point of contact when you need care and will oversee any treatment you may need. In addition, you must get a referral from your primary care physician **before** you see another network primary care physician or specialist. **Depending on your plan, without a referral, your costs may be a lot higher or they may not be covered at all.** Check your benefit plan documents for more information on referrals.

What is a referral?

A referral is an approval or reference from your primary care physician for you to get care from another Navigate network doctor or health care professional.

How do I select a primary care physician?

You will need to select your network primary care physician when you enroll in your plan. Your primary care physician must be located in a town or city near where you live. If you do not select a primary care physician, we will assign one to you. You can find one today, before your effective date, by using our physician search tool on **welcometouhc.com**. Remember to select the UnitedHealthcare Navigate

Plan. Once you enroll and register on **myuhc.com**,[®] you can log in to look up physicians and other health care providers in the network.

Can each covered family member have their own primary care physician?

Yes. You can select one physician for your entire family, or each covered family member may select his or her own physician.

Can I select any type of physician as my primary care physician?

Your primary care physician must be a general practice physician, family practice physician, pediatrician or internal medicine physician. The name of the primary care physician for each family member will be available on myuhc.com and their names and telephone numbers will be listed on your health plan ID card.

If I am covering a family member/dependent under my plan but they live out of state, can they select a primary care physician near where they live?

Unfortunately, no. They must choose a physician in a town or city near where you live or work – not where they live or work.

They can still select a different primary care physician than you.

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If I don't select a primary care physician at enrollment, how will one be assigned to me?

We will assign your primary care physician based on where you live. You will have the option to change your physician after you enroll. Your selection of a primary care physician must be in the area where you live.

Once I have a primary care physician, can I choose to see other primary care physicians without a referral?

No. You must get a referral from your primary care physician first in order to see another primary care physician.

After I enroll, can I change my primary care physician?

Yes. You will be able to change your primary care physician on **myuhc.com** or by calling the Customer Care telephone number listed on the back of your health plan ID card. You may only change your physician one time a month. If you change your primary care physician before the 15th of the month, the change will go into effect on the 1st of the next month. Otherwise, it will not take effect until the 1st of the following month.

Do I need to get referrals from my primary care physician before seeing other doctors or specialists?

Yes. You must get a referral from your primary care physician **before** you see another network physician or specialist. When you enroll, you will be able to see all of your referrals on **myuhc.com**.

Do I need to complete any paperwork for referrals?

No. When you receive a referral through your primary care physician, they will handle all of the paperwork for you. In addition, you can view and track your referrals online at **myuhc.com**.

Are there any physicians or specialists I can see without a referral?

Yes. You do not need a referral for services from Navigate network obstetricians/gynecologists (OB/GYNs), Navigate network behavioral health and substance use disorder clinicians, or for routine refractive eye exams from Navigate network providers. You also do not need a referral for services from Navigate network convenience care clinics, Navigate network urgent care clinics or emergency room services. And emergencies are covered anywhere in the world, including non-network hospitals.

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

Referral: If your primary care physician feels that you need treatment that is best provided by a network specialist, they will issue a referral for you to see another network physician or a specialist.

Prior authorization: Prior authorization is the process where UnitedHealthcare reviews whether a certain health service is necessary and eligible for coverage before the service is received. 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.

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