



Frequently Asked Questions (FAQs) UnitedHealthcare (United) Essential Plan Members

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Q: What is happening between Mount Sinai and United's Essential Plans?

A: Since March 1, Mount Sinai's hospital participation with United's Essential Plans has ended. This means that Mount Sinai's hospitals and hospital-based clinics are no longer accepting your United Essential Plan insurance.

On Saturday, April 1, all of Mount Sinai's physicians and other medical providers will stop participating with United's Essential Plan insurance.

View [this list](#) of hospitals and clinics that are no longer participating with United's Essential Plan insurance since March 1.

Q: Why is this happening?

A: Mount Sinai has decided to end its participation with United's Essential Plan insurance. We have decided that continued participation does not enable us to achieve our mission.

Q: What is Mount Sinai doing to reach an agreement with UnitedHealthcare?

A: Mount Sinai is not in negotiations about our participation in United's Essential Plan insurance. We will focus on partnerships with other health insurance plans, all of which support our mission and will provide patients access to the high-quality health care they deserve and expect.

Q: What happens if I need emergency care at a Mount Sinai hospital?

A: You can always receive emergency care in our emergency departments, no matter what.



FAQs (Continued) for UnitedHealthcare's Community Plan Essential Plan Members

Q: What is the timing of the changes to coverage?

A: Since March 1, all Mount Sinai hospitals and hospital-based clinics will no longer be participating with United's Essential Plan insurance. View [this list](#) of hospitals and clinics that are no longer participating with United's Essential Plan insurance since March 1.

On Saturday, April 1, all of Mount Sinai's physicians and other medical providers will stop participating with United's Essential Plan insurance. If you would like to continue getting your health care at Mount Sinai, you will need to switch to a new plan that Mount Sinai accepts. You must do this on or before the 15th of each month to ensure coverage for the following month (see "[Important Notes](#)" below).

Q: What hospitals and practices are affected?

A: Starting March 1, all of Mount Sinai's hospitals listed below and hospital-based clinics will no longer be participating with United's Essential Plan insurance.

- The Mount Sinai Hospital
- Mount Sinai Beth Israel
- Mount Sinai Brooklyn
- Mount Sinai Morningside
- Mount Sinai Queens
- Mount Sinai South Nassau
- Mount Sinai West
- New York Eye and Ear Infirmary of Mount Sinai

View [this list](#) of hospitals and clinics that are no longer participating with United's Essential Plan insurance since March 1.

Q: Will my upcoming appointment or procedure be covered? What happens if I am pregnant or receiving treatment for an ongoing condition?

A: In certain circumstances, for certain medical conditions, United may be required to cover you for what is called "transitional care." This means that United may have to continue providing you in-network benefits for a period of time at Mount Sinai's hospitals and hospital-based clinics after December 31, 2022 and at



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Mount Sinai's doctors' practices after Mount Sinai's physicians end their participation on March 31.

Read on for a list of conditions that qualify for transitional care with timeframes for coverage. If you have a condition that is not on the list below, but your doctor recommends that you contact United to request transitional care, please contact United as soon as possible.

Transitional Care Services Coverage after Hospital Participation Ends

If you were receiving any of the services listed below as of December 31, you are entitled to continue receiving the services at a **Mount Sinai hospital or hospital-based clinic affiliated with a Mount Sinai hospital** for the length of time noted below:

1. **Pregnancy** (any trimester receiving treatment): You are entitled to coverage for your entire pregnancy and postpartum care related to your pregnancy.
 - Note: If you were pregnant but not yet receiving treatment by January 1, 2023, you may be eligible for transitional care and should contact United at the number on the back of your member ID card.
2. **Non-Surgical Cancer Treatment:** You are entitled to coverage until you have completed the recommended courses of chemotherapy or radiation.
3. **Other Ongoing Courses of Treatment:** You are entitled to coverage for 90 days from December 31 or from when you received notification from United (whichever is later) for all continuing care. If you're uncertain about whether you're eligible for transitional care, you should contact United at the number on the back of your member ID card.

To learn more about receiving transitional care, please call our Patient Assistance Line for UnitedHealthcare members at **800-927-1720**, or please call United at the phone number listed on the back of your member ID card.

Transitional Care Services Coverage after Physician Participation Ends

If you are receiving any of the services listed below as of March 31, you are entitled to continue receiving **physician services only*** at your doctor's practice for the length of time noted below:

- **Pregnancy** (any trimester receiving treatment): You are entitled to coverage for your entire pregnancy and postpartum care related to pregnancy.
 - Note: If you were pregnant but not yet receiving treatment by March 31, 2023, you may be eligible for transitional care and should contact United at the number on the back of your member ID card.



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- **Non-Surgical Cancer Treatment:** You are entitled to coverage until your recommended courses of chemotherapy or radiation treatment are completed.
- **Other Ongoing Courses of Treatment:** You are entitled to coverage for 90 days from March 31 or from when you received notification from United (whichever is later).

*Note: **"Physician services only"** means that if you need care beyond what your doctor is able to provide in an office setting, you will need prior authorization from United for services provided at a hospital or hospital-affiliated outpatient location. If United does not grant the authorization, you will need to contact United at the customer service number on the back of your insurance ID card for help finding in-network care.

To learn more about receiving transitional care, please call our Patient Assistance Line for UnitedHealthcare members at 800-927-1720, or please call United at the phone number listed on the back of your member ID card.

Q: What can I do?

A: The choice of health insurance is a personal matter. If you wish to continue to have your care covered at Mount Sinai, you may be able to change plans to a plan that Mount Sinai participates with. We participate with these health insurance companies that offer Essential plans:

- Affinity by Molina
- EmblemHealth (HIP plans)
- Empire BlueCross BlueShield
- Fidelis Care (Centene)
- Healthfirst*
- MetroPlus

* You would need to select a new primary care physician.

Some of these plans may not be available in the county where you live. Please check with the health insurance company to confirm the plan is offered where you live.

How to Change Plans

If you wish to continue to receive your care at Mount Sinai with in-network benefits, you can change your UnitedHealthcare Community Plan at any time



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during the year by calling the NY State of Health, The Official Health Plan Marketplace at 1-855-355-5777 (TTY: 1-800-662-1220). Calls are answered Monday through Friday from 8 am to 8 pm, and on Saturday from 9 am to 1 pm.\

Important Notes

- Plan changes made on or before the 15th of the month will be effective the first of the following month. Plan changes made after the 15th of the month will be effective the first of the second following month.
- If you are switching to another plan, please check with the health insurance company to make sure that your doctors and other providers are in its network.

Q: How can I stay informed?

A: Visit our website at mountsinai.org/united to stay up to date and view answers to frequently asked questions.

Contact Information

- If you have questions, you may call our Patient Assistance Line for UnitedHealthcare members at **800-927-1720**. We're available to answer your calls Monday through Friday from 8 am to 5 pm.
- If you have questions about what your United Essential Plan covers, and what United would cover after Mount Sinai's in-network participation ends, contact United directly at the customer service number on the back of your insurance card.
- If you are considering other insurance plans that have in-network access to Mount Sinai's hospitals and doctors, view the answer to the "[What can I do?](#)" question above.