



A Message to Our Members: What You Should Know about Our Relationship with U.S. Anesthesia Partners-Texas and Our Commitment to Preventing Surprises with Your Health Care Costs

All of us at UnitedHealthcare, including our more than 8,000 employees here in Texas, are grateful for the opportunity to serve you and your families. Helping you achieve optimal health and well-being is our top priority, which is why we work so hard to ensure you have access to quality, affordable health care close to where you live and work.

You may have heard that our agreement with U.S. Anesthesia Partners – Texas (USAP) has ended. USAP is a private equity-backed physician staffing company that employs or is affiliated with anesthesiologists who work at hospitals and ambulatory surgical centers across Texas. USAP expects to be paid almost double the median rate we pay other anesthesiology groups that participate in our network in Texas, which drives up the cost of health care for the members and customers we serve. USAP's egregiously high charges were unsustainable, did not reflect fair market prices and were making health care less affordable for you and other members in Texas.

We have a responsibility to provide the people we serve with access to quality health care while also helping to contain rapidly rising health care costs. Maintaining competitive contracts with care providers is critical to our ability to follow through on this commitment. That is why we attempted to negotiate with USAP for more than six months, with the goal of keeping USAP in our network at rates that reflect fair, market-competitive prices and that promote an affordable, predictable experience for our members. Unfortunately, USAP was unwilling to engage in productive negotiations and chose to terminate our agreement, so it is out of network as of July 30, 2020.

We remain open to continued conversations and hope USAP will work with us to address its egregiously high rates so that the care its physicians and nurses provide is more affordable for the companies and members we serve.

Our primary focus at this time is ensuring that you have uninterrupted access to the care you need and that you're not caught off guard by an unexpectedly high bill after undergoing surgery or a procedure.

Here's what you should know:

- **You should use in-network providers whenever possible.** We're privileged to have strong relationships with nearly 600 hospitals and more than 94,000 primary care physicians, specialists and other health care professionals that participate in our network, including more than 4,600 anesthesiologists and nurse anesthetists who provide quality, affordable care in facilities statewide.
 - You can use the hospital and physician look-up tool on myuhc.com to find hospitals that use in-network anesthesia providers. Just click on the "Find Care & Costs" tab.
 - You can call the number on the back of your health plan ID card if you need assistance finding a hospital or ambulatory surgical center that uses in-network anesthesiologists. Our customer care advocates are ready to serve you.
 - You can also speak with your doctor or surgeon to understand if it's possible to have your procedure or surgery performed at a different hospital that isn't staffed exclusively by USAP anesthesiologists.
- **Your access to care is not adversely impacted** because of USAP's decision to leave our network. If you receive care from an out-of-network provider at an in-network facility, we typically reimburse that provider at market-competitive rates despite the fact that he or she doesn't participate in our network. The reimbursement amount that out-of-network providers receive is dependent on your specific plan benefits and the type of plan you're enrolled in.

- If you are enrolled in a fully insured plan that is subject to the surprise billing legislation that went into effect in Texas on Jan. 1, 2020, we will pay USAP based on the requirements of the law. You will see “TDI” or “DOI” on your health plan ID card if your plan is subject to the surprise billing legislation.
- If you are enrolled in a self-insured plan, the reimbursement rate will depend on the out-of-network program your employer uses.
- Put simply, you may still receive care from a USAP provider, and we will reimburse that provider for your care.
- **Your costs for anesthesia services from an out-of-network provider will vary based on the health plan you’re enrolled in, and they won’t necessarily be higher than if the care had been provided by an in-network anesthesiologist.**
 - If you are enrolled in a fully insured plan that is subject to Texas’s surprise billing legislation, the care you receive from out-of-network providers at in-network facilities will also be subject to the legislation. As a result, the claim for the anesthesia services you receive from a USAP provider will process at the in-network benefit level, meaning you’ll pay your in-network co-pay or co-insurance and the cost of the services will count towards your in-network deductible and out-of-pocket maximum. This applies regardless of the type of surgery or procedure you have or where in Texas it is performed, as long as the facility is in UnitedHealthcare’s network.
 - If you are enrolled in a self-insured plan and have your surgery or procedure at an in-network hospital, the anesthesia services you receive will usually be considered part of your overall care. As a result, the claim for the anesthesia services you receive from a USAP provider will process at the in-network benefit level, meaning you will pay your in-network co-pay or co-insurance and the cost of the services will count towards your in-network deductible and out-of-pocket maximum.
- **It’s important to be aware, however, that in certain situations, anesthesia services you receive from an out-of-network provider will process against your plan’s out-of-network benefits, meaning your out-of-pocket costs will be higher and the cost of the services will count towards your out-of-network deductible.**
 - If you are enrolled in a fully insured plan, this can occur if your employer purchased your plan from an insurance company outside of Texas and is subject to another state’s laws, meaning your plan and the care you receive from out-of-network providers are not subject to Texas’s surprise billing legislation.
 - If you are enrolled in a self-insured plan, this can occur when you have your surgery or procedure at an ambulatory surgical center rather than in a hospital or when you undergo certain types of surgeries or procedures.
- **We are committed to protecting you from predatory billing practices and surprise bills.**
 - USAP has indicated that it does not intend to surprise bill its patients. We are asking USAP to follow through on that commitment.
 - If you receive an unexpectedly high bill from USAP, we encourage you to call us so we can offer support and assistance. Our customer care advocates are trained to understand the surprise billing legislation in Texas, and they can explain your rights and protections if you’re enrolled in a fully insured plan.
 - Many of our members are enrolled in plans that offer protection from surprise bills through various programs that we offer to our self-insured customers. Our customer care advocates can also explain those protections.

We understand that the details are complex. We are committed to making it as easy as possible for our members to understand what to expect in terms of their health care costs. That is why **we strongly encourage you to call the number on the back of your health plan ID card and speak to a member of our customer care team if you have an upcoming surgery or procedure.** Our customer care advocates can help you understand how to reduce the risk of paying higher out-of-pocket costs for the anesthesia services you need.

Thank you for the opportunity to serve you. We are wishing you and your family safety and good health.

Sincerely,

Your UnitedHealthcare Team