



# Frequently asked questions (FAQs): UnitedHealthcare Charter Plan

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**How can I verify that my primary care physician (PCP) has submitted a referral to UnitedHealthcare so I can receive care from a network specialist?**

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Your PCP must submit referrals electronically to UnitedHealthcare. This enables the referral to be effective immediately and allows it to be reviewed faster by your referred specialist. Before seeing a network doctor or specialist, confirm that your referral has been entered by visiting [myuhc.com](https://myuhc.com)<sup>®</sup> or calling the member phone number on your health plan ID card.

**How long is a referral from my PCP to a network specialist valid?**

A referral is good for 6 months after the date of submission. The maximum number of visits per referral is 6. The referral will remain valid until the visits are used up **or** the 6-month time period has passed (whichever comes first).

**If I travel out of state for a period of time, can I choose a PCP in a different state?**

No, you will not be able to change your PCP to one outside your state of residence. For example, if you live in Indiana and travel elsewhere for a period of time, you cannot choose a new PCP in the state you've traveled.

**How far from my address can my PCP be located and still be valid for me to select?**

You should select a PCP within the state of the permanent address submitted to UnitedHealthcare with your enrollment. If you need to update that information or have questions, please call the member phone number on your ID card.

**Do I need a referral to see a network chiropractor?**

Yes, referrals from your PCP are required to see a network chiropractic specialist.

**If I use a UnitedHealthcare 24/7 Virtual Visit option, will my visit details be transmitted to my PCP for their files?**

No; however, depending on the 24/7 Virtual Visit vendor, they may provide a visit summary for you to share with your PCP.

**Can I see a virtual care provider without a referral? Are these virtual care providers allowed to make referrals for me if I need to see a network specialist?**

If the telehealth service is delivered by a UnitedHealthcare “designated” national vendor, a referral is **not** needed (please check the provider directory on [myuhc.com](https://myuhc.com) for a current list of national vendors). If the telehealth service is delivered by an individual physician (i.e., not a UnitedHealthcare national telemedicine vendor), then **a referral is required**.

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**What happens if I have a procedure done at an out-of-network facility but the procedure is done by a network provider?**

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It is your responsibility to check before any scheduled procedure that the hospital or facility is in your medical plan's network. If your medical plan does not have out-of-network coverage benefits, non-network hospital/facility claims will not be covered for services, even if the surgeon/admitting provider is in the Charter network and had a referral. Non-network hospital/facility services will only be covered for true medical emergency situations or if approved in advance by UnitedHealthcare via prior authorization.

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**Can my OB/GYN or network specialist refer me to other network providers for treatment? Can they order tests or send me to a freestanding lab without a referral from my PCP?**

No, your OB/GYN or network specialist cannot submit referrals to UnitedHealthcare on your behalf to see other network providers. However, they can contact your PCP with recommendations for additional care that may be needed outside of their respective practices. Only your PCP responsible for directing your care can submit referrals to UnitedHealthcare for you to receive care from other network providers. **Note:** Referrals are not required for ordering tests from a freestanding radiology or lab facility.

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**Do I need a referral to a network specialist who is in the same group practice/location as my PCP?**

Your PCP will decide if a referral is required and if needed, will submit it to UnitedHealthcare electronically.

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