



UnitedHealthcare Options PPO Network

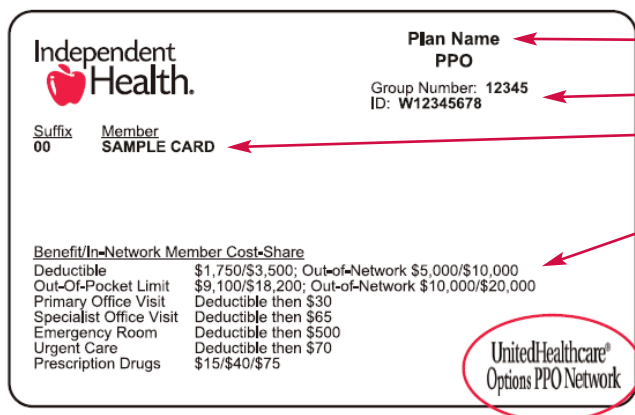
At Independent Health, we make it easy for our members to access the care they need in Western New York, and beyond. Your health care plan is called a Preferred Provider Organization (PPO) plan. A PPO plan offers nationwide in-network benefits. When using the UnitedHealthcare Options PPO Network outside of our 23 county network*, you can access care at the in-network cost share.

YOUR MEMBER ID CARD: SHOW IT TO KNOW IT!

You should always keep your health insurance card in a safe, but accessible place. Your ID card gives you access to care and coverage, and you will be required to show your ID card to your provider. Have your Member ID card ready wherever you travel. Be sure to download the FREE MyIH app so you can easily access your ID card on your phone as well!

Accessing care out of network is easier when you know how to navigate your ID cards. Knowing what these common terms and abbreviations on insurance cards mean can help you complete the forms you have to fill out at the doctor's office.

Understanding the front of your card:

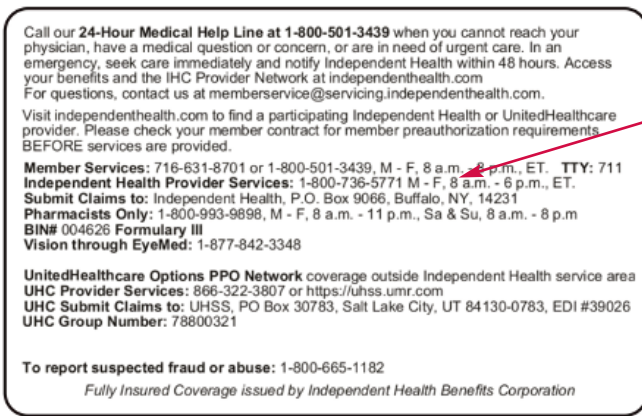


Plan Name
Group Number and ID Number
Member/Dependent(s) Name
Payment Information
Many health insurance cards show the amount you will pay (out-of-pocket) for common visits such as primary care, emergency, specialists. It is usually listed as a fixed rate, or copay, or as a percentage. Most copays are due at the time of visit.
UnitedHealthcare Options PPO Logo

Be sure to point out the UnitedHealthcare Options PPO Network logo on your Member ID card. The UnitedHealthcare Options PPO Network logo will appear on the front or back of your ID card. Your provider will recognize the UnitedHealthcare Options PPO logo on your ID card and process your claim accordingly.



Understanding the back of your card:



UnitedHealthcare Options PPO Network is your coverage outside Independent Health's service area. The direct contact information is provided here along with your UnitedHealthcare Group Number.

Please note: your provider will bill UnitedHealthcare, not Independent Health.

Important Phone Numbers and Hours of Operation are listed here.

Please note: your pharmacy benefits are through **Independent Health** and not UnitedHealthcare Options PPO. Independent Health has more than 64,000 participating pharmacies nationwide. This includes most national chains.

Independent Health does not use a PCN number. If the pharmacist asks for a PCN number, refer them to our BIN number-004626. They can also contact us directly by calling the number on the back of the ID card.

UNDERSTANDING YOUR INDEPENDENT HEALTH OUT-OF-AREA COVERAGE:

When searching for providers outside Independent Health's 23 county Proprietary Network, your Independent Health coverage has an expanded network of more than 1.6 million Physicians and Health Care Professionals, 6,200 Hospitals, 13,500 laboratories** that extends to all 50 states via the UnitedHealthcare Options PPO Network. Independent Health will remain your health insurance administrator and UnitedHealthcare Options PPO will give you recognizable access to their nationwide network, at an in-network cost share. (Continue reading for provider look up instructions.) Although Independent Health is continually recognized as one of the nation's top health plans for quality and customer service, your out-of-area provider may not recognize the name Independent Health. If they are participating in the UnitedHealthcare Options PPO Network however, they should recognize the UnitedHealthcare Options PPO logo that appears on your ID card.

When you seek services from your UnitedHealthcare Options PPO participating provider, it's important to remind them that although they may not participate directly with Independent Health, you have in-network benefits at the in-network cost share (which is why the logo appears on your ID card). As a UnitedHealthcare Options PPO provider, they will then bill UnitedHealthcare directly for your claims, however they may collect your in-network cost share at time of service.

To assist them in determining your in-network cost share and where to send your claims, please direct them to the information on your ID card.

FINDING A PROVIDER IN UNITEDHEALTHCARE OPTIONS PPO NETWORK:

If you are searching for a provider in our enhanced national network, a search tool is available to help you find a doctor and other providers in the UnitedHealthcare Options PPO Provider network.

Easy Ways to Find a UnitedHealthcare Options PPO Provider

- If you have a doctor and would like to learn if they participate in the UnitedHealthcare Options PPO Network, the easiest way to do this is to call the provider office.
- **To search for a provider, you can access the UnitedHealthcare Options PPO Provider Search:**

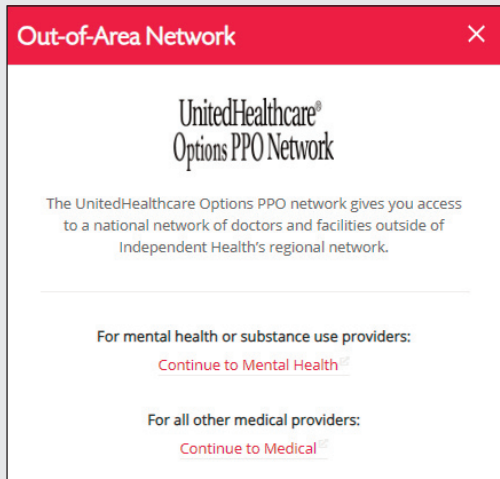


Go to the "Find a Doctor" section of the Independent Health website and scroll down to click the UnitedHealthcare link or scan the QR code.



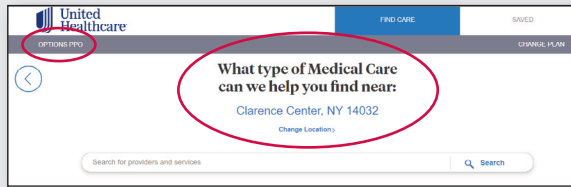
The UnitedHealthcare Options PPO Provider Search Tool

Search for doctors, hospitals, services, treatments and more based upon the zip code provided. Narrow your search by distance, gender, language spoken, accepting new patients, hours available and other key preferences.



Choose which type of provider you are searching for, Mental Health or Medical.

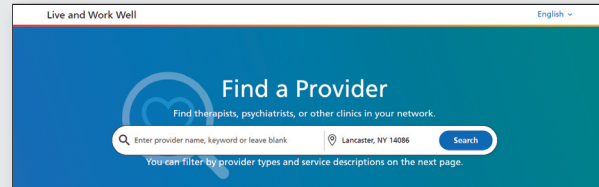
Medical Health Providers



HELPFUL TIPS

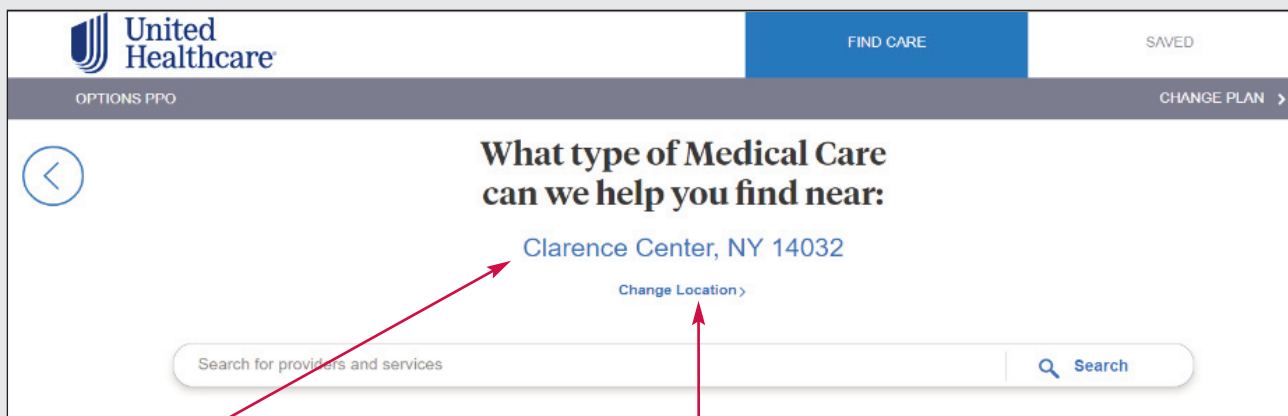
- Make sure the network name “Options PPO” is displayed.
- Check the search location. This will default to your browser location.
- If you prefer to search for providers in other locations, click “Change Location” and enter a new zip code.
- **Note:** Your pharmacy benefits are through **Independent Health** and **not** UnitedHealthcare Options PPO. Refer your pharmacist to review the back of your Member ID card for information.

Mental Health Providers



HELPFUL TIPS

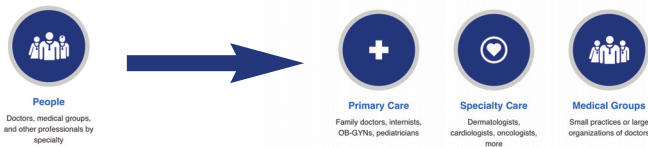
- Check the search location. This will default to your browser location.
- If you prefer to search for providers in other locations, click in the field with the city, state and zipcode and type a new location.
- **Note:** Your pharmacy benefits are through **Independent Health** and **not** UnitedHealthcare Options PPO. Refer your pharmacist to review the back of your Member ID card for information.



- Your location will default to your current browser location.
- Before you begin your search, you may need to click “Change Location” to select the area in which you are searching for providers.

BELOW ARE JUST SOME OF THE COMMONLY USED SEARCHES:

- **To find providers**, such as Primary Care or a Specialist, first click on the People ICON, then select whether you want to search for Primary Care or Specialist Care.
 - By clicking Medical Groups, UnitedHealthcare gives you the convenience of looking up large practices that may have more than one of the providers you or your family uses.
 - Once you find your Medical Group, click on their name, then click the Physician Directory tab for a complete listing of all participating providers within that group.



- **To find places**, like Hospitals, Surgical Centers, Laboratories, X-rays, Advanced Imaging, Durable Medical Equipment and more, select Places, then select the ICON that best fits your search.



- You may not know the name or type of physician you are looking for. Using the **Care by Condition** search tool may be useful.
 - Click Area of the Body to search from Head to Lower Extremities and areas in between.
 - Type of Condition provides a search for everything from Allergies to Woman Health Concerns.



USING FILTERS:

- When searching for a new provider, Filter Options can help your search.
 - You can narrow or widen your search beyond the default position within 20 miles.
 - Click More Filters to narrow your search by key preferences, such as gender, language spoken, accepting new patients, hospital affiliation and hours available.

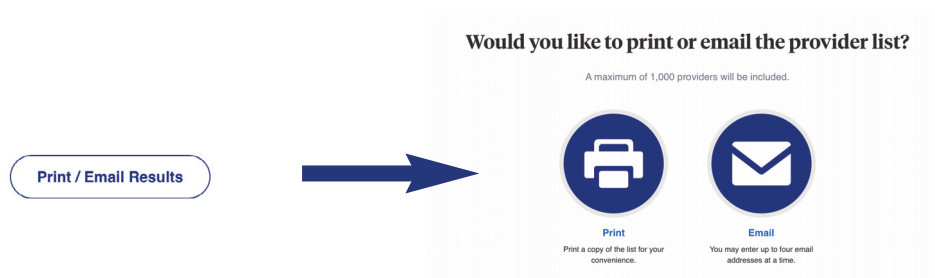
1,263 In-Network Providers **Clarence Center, NY 14032**
[Change Location >](#)

Filter Options

| [Clear Filters](#)

CREATING A DIRECTORY:

- If your search results in a large listing, such as a listing of primary care physicians or hospitals within 20 miles of your search location, look for the Print / Email Results button at the bottom of each web page.
- By selecting Print, you can save it as a PDF or send it to your printer location.
- By selecting Email, a directory can be sent up to four email addresses.



“My search shows the provider accepts UnitedHealthcare Options PPO, but when I called, they said they don’t take my insurance.”

- Most of the time, the provider is focusing on Independent Health and not UnitedHealthcare Options PPO. Make sure you show them or tell them your UnitedHealthcare Options PPO Network logo appears on the **front or back** of your ID card.
- If you still need assistance, you can call Independent Health Members Services at the numbers below.

Questions? We Can Help!

Contact Member Services at (716) 631-8701 or 1-800-501-3439 (TTY: 711), Monday – Friday, 8 a.m. – 8 p.m. or email memberservice@servicing.independenthealth.com



You Deserve the RedShirt Treatment.®

*Independent Health’s 23 county network includes the following **WNY counties**: Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming, along with **regional and central NY counties**: Cayuga, Chemung, Livingston, Monroe, Ontario, Schuyler, Seneca, Steuben, Tompkins, Wayne and Yates. **Border PA counties** also included: Erie, McKean, Potter and Warren.

**UnitedHealthcare Network Analysis, March 31, 2023.

