

## **Preauthorization**

### **HMO plans**

#### **For Plans that cover Network benefits only.**

Participating Providers are responsible for obtaining preauthorization for services requiring preauthorization.

#### **For Plans that cover Network & Out-of-Network benefits.**

Participating Providers are responsible for obtaining preauthorization for Participating/Network benefits.

### **Insurance plans**

#### **For Plans that cover Network benefits only.**

When a Member uses Participating Providers, the Participating Provider is responsible for obtaining preauthorization.

#### **For Plans that cover Network & Out-of-Network benefits.**

When a Member uses Participating Providers, the Participating Provider is responsible for obtaining preauthorization.

When a Member uses Non-Participating Providers, the Member is responsible for obtaining preauthorization from UnitedHealthcare (or for mental health and substance abuse services, from UnitedHealthcare's mental health and/or substance abuse treatment program provider).

If the Member fails to obtain Preauthorization for Covered Services from Non-Participating Providers, the Member will pay a Penalty of an additional 10 percentage points in his or her Out-of-Network Coinsurance. The Penalty amount paid by the Member will not exceed \$1,000, and it will not count toward the Deductible or Maximum Out-of-Pocket Expense.

The telephone number for both Participating Providers and Members to call for preauthorization is 1-800-638-7204.