

ance companies, including Aetna, Humana PPOs, Cigna, Coventry, Private Healthcare Systems and many Blue Cross Blue Shield plans. For a complete list of insurance plans accepted, check with your doctor's office or visit [www.saintlukeshealthsystem.org](http://www.saintlukeshealthsystem.org)

Beginning March 1, 2009, United Health care enrollees will be provided the same high quality care at Saint Luke's Health System hospitals and by Saint Luke's employed doctors but care will be at provided out-of-network rates. United Healthcare enrollees who seek Saint Luke's emergency and trauma services will be treated as in-network for those services.

**Q:** Could you clarify what the termination means regarding my ability to continue seeing my current physician or be admitted to a Saint Luke's Health System hospital should I need to be hospitalized?

**A:** Because Saint Luke's Health System has terminated its contract with United Healthcare, all doctors who are employed by Saint Luke's Health System and all Saint Luke's hospitals and services will be considered out-of-network as of March 1, 2009. If your employer remains with United Healthcare and you choose to remain with Saint Luke's employed doctors and Saint Luke's hospitals, you will pay higher co-payments and co-insurance, and there will be no discount for your employer on billed charges.

*Please note many independent doctors who have an office on a Saint Luke's hospital campus and/or have medical staff privileges at Saint Luke's hospitals will remain in-network providers with United Healthcare after March 1, 2009. Please contact your doctor's office if you have questions about your future United Healthcare in-or-out-of-network status for your doctor's office visits. However, the medical staff executive committee for Saint Luke's Health System did unanimously approve Saint Luke's issuing termination notice to United Healthcare.*

Saint Luke's will continue to provide the same level of high quality care to United Healthcare enrollees who present for emergency care or who choose to continue any level of their care with Saint Luke's as an out-of-network provider.

**Q:** Is there any chance Saint Luke's and United Healthcare will sign a contract before February 28, 2009?

**A:** No. Because we were unable to come to terms, we have no plans to further these contract discussions with United Healthcare. On July 25, 2008, Saint Luke's issued its termination letter to United Healthcare and sent notification to its patients, physicians, employees and to the Kansas City community. This will allow those desiring to have in-network access to Saint Luke's hospitals and doctors the time to make appropriate health plan changes and have certainty of where Saint Luke's stands with its payer contracts. **We stand firm on this termination and there will be no further negotiations with United Healthcare.** It would be unfair to all those making health plan changes if Saint Luke's signed a contract with United Healthcare in the final days before the termination takes effect. February 28, 2009, is the final day Saint Luke's will be an in-network provider for United Healthcare.

**Q:** Whom do I contact if I have questions?

**A:** If you have unanswered questions after reading this Questions and Answers for Patients document, please contact your doctor's office, your employer's benefits manager or your personal health insurance/benefits consultant. Saint Luke's is available at (816) 932-1797 should you choose to call us directly.

# SAINT LUKE'S TERMINATION OF UNITED HEALTHCARE

UPDATED OCT. 20, 2008

## **Questions and Answers for Patients**



**Q:** What date is this termination effective?

**A:** Saint Luke's termination of its United Healthcare contract is effective March 1, 2009. Saint Luke's made the termination announcement well in advance of the required termination notice in order to give both our patients and area employers the opportunity to consider a health plan in which Saint Luke's will be a provider, one other than United Healthcare.

**Q:** Which United Healthcare plans will be terminated?

**A:** This termination applies to United Healthcare's commercial HMO, POS, and PPO plans.

**Q:** Which Saint Luke's entities are involved in this change?

**A:** The following list of Saint Luke's Health System facilities will no longer be in-network United Healthcare providers effective March 1, 2009. *However, please note many independent doctors who have offices and/or medical staff privileges at Saint Luke's hospitals will continue to be in-network providers for United Healthcare after Saint Luke's termination becomes effective.*

- Saint Luke's Hospital of Kansas City (Missouri)
- Saint Luke's Northland Hospital, Barry Road and Smithville campuses (Kansas City, Missouri)
- Saint Luke's South (Overland Park, Kansas)
- Saint Luke's East – Lee's Summit (Missouri)
- Saint Luke's Medical Group (visit [www.saintluke-healthsystem.org](http://www.saintluke-healthsystem.org) to verify whether your physician is part of Saint Luke's Medical Group)
- Saint Luke's Cancer Institute
- Saint Luke's Home Care and Hospice
- Anderson County Hospital (Garnett, Kansas)
- Cushing Memorial Hospital (Leavenworth, Kansas)
- Hedrick Medical Center (Chillicothe, Missouri)
- Wright Memorial Hospital (Trenton, Missouri)

- All doctors employed by Saint Luke's (visit [saintluke-healthsystem.org](http://saintluke-healthsystem.org) or call your doctor's office to verify whether your doctor is employed by Saint Luke's Health System)
- Saint Luke's entity Crittenton Children's Center is not affected by this termination.

**Q:** What does this mean to current Saint Luke's patients?

**A:** *Patients currently covered by United Healthcare may continue to receive care with in-network benefits through Saint Luke's Health System employed doctors and network hospitals through February 28, 2009.* Beginning March 1, 2009, United Health care enrollees will still receive the same high quality care at Saint Luke's Health System hospitals and by Saint Luke's employed doctors but care will be provided out-of-network. Those patients under care at Saint Luke's on the termination date who qualify for continuation of services will be considered in-network as defined below:

Inpatient Covered Services	30 days or until discharge, whichever comes first
Pregnancy, Third Trimester	90 days
Non-Surgical Cancer Treatment	45 days
End Stage Kidney Disease and Dialysis	30 days
Symptomatic AIDS undergoing active treatment	30 days

**Q:** What is the effect on Medicare patients currently being treated by Saint Luke's employed doctors and Saint Luke's hospitals that have a Medicare supplement?

**A:** Patients with AARP Traditional Medicare Supplement plans (plans A - L) will not be affected. However, some United Healthcare networked Medicare plans will be affected. To determine whether your plan will be affected, please call the Customer Service number found on the back of your ID card.

**Q:** Saint Luke's Health System sent termination notice to United Healthcare and will become an out-of-network provider March 1, 2009. Why?

**A:** Saint Luke's commitment to caring for the communities we serve is one we've taken seriously for 126 years. Our mission is based on providing cost-effective, quality care to those who seek our care. At this time, Saint Luke's Health System is unable to cover the cost of providing this care to United Healthcare enrollees. Our current contract and current reimbursement rates are unacceptable. Over a year ago, Saint Luke's Health System provided United Healthcare a rate proposal consistent with other payers according to network, product makeup, and volume to Saint Luke's Health System.

United Healthcare was unwilling to work toward an equitable future contract. Meanwhile they are posting significant corporate earnings. If Saint Luke's had chosen to continue its relationship with United Healthcare without a substantial rate increase and equitable contract terms, our entities would have been forced to reduce their level of service. Saint Luke's could not consider this. Patients deserve full service, high-quality care—the only kind of care Saint Luke's Health System strives to provide. Therefore, Saint Luke's Health System sent termination notice to United Healthcare on July 25, 2008.

**Q:** How can I ensure I have continued access to the doctors and hospitals in Saint Luke's Health System after March 1, 2009?

**A:** If your employer currently offers you access to Saint Luke's providers only through United Healthcare, we encourage you to ask your employer to consider an alternate or additional insurance plan offering. Saint Luke's Health System currently has contracts with many other major health insur-