



CONSUMER ADVISORY

POLICYHOLDERS OF AARP MEDICARE SUPPLEMENT PLANS INSURED BY UNITEDHEALTHCARE CAN RECEIVE SERVICES FROM JOHNS HOPKINS

Medicare Supplement plans sold in Maryland do not have traditional networks; policyholders can visit any provider or hospital that accepts Medicare

The Maryland Insurance Administration has become aware of questions surrounding the ability of AARP/UnitedHealthcare Medicare Supplement plan policyholders to visit Johns Hopkins Hospital and use its network of providers for their healthcare services.

Medicare Supplement plans (also known as Medigap) sold in the state of Maryland do not use a traditional provider network. These plans allow the policyholders to visit any doctor or hospital that accepts Medicare. Johns Hopkins Health System hospitals and facilities and most Johns Hopkins Medicine doctors accept Medicare.

When you have a Medicare Supplement policy and you get care, Medicare pays its share of the Medicare-approved amount, and your insurance company receives your claim directly from Medicare, through the Medigap crossover claims process. Hospitals and providers do not bill your Medicare Supplement insurer directly.



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It's important to understand that the Medicare Supplement and Medicare Advantage are different insurance products, designed in different ways. Medicare Advantage Plans DO use a network of hospitals and providers, and for those in UnitedHealthcare Medicare Advantage Plans, Johns Hopkins' providers remain out-of-network, and the hospital and facilities are now also out-of-network for these members. Medicare Select Plans also use a network of hospitals and providers, and Johns Hopkins is out of network for these plans.

If you are an AARP/UnitedHealthcare Medicare Supplement policyholder and you have any questions about these rules, the Maryland Insurance Administration's [Health Coverage Assistance Team \(H-CAT\)](#) can assist you. H-CAT can help you:

- Get answers to your health insurance questions.
- Address health insurance problems or concerns.
- File a complaint about your health insurance issue or concern.
- Connect you to resources.

[Visit our website](#) or call (410) 468-2442.