

## Maryland Insurance Administration Statement and Guidance on UnitedHealthcare/Johns Hopkins Dispute Outcome

The Maryland Insurance Administration is disappointed in the outcome of the negotiations between UnitedHealthcare and Johns Hopkins. Our top priority is to protect Maryland insurance consumers in accordance with Maryland law.

Given the recent announcement by Johns Hopkins about ceasing negotiations with UnitedHealthcare, our focus now is to ensure that UnitedHealthcare members who are entitled to continuity of care benefits with Johns Hopkins providers under state and federal law are able to access those benefits. Continuity of care means that you can continue to see your doctor or other provider while you look for a new provider or conclude your care.

The Federal No Surprises Act requires all group and individual health plans to provide for up to 90 days of continuity of care for certain conditions. These conditions include individuals who are undergoing treatment for serious and complex conditions, are undergoing institutional or inpatient care, are scheduled to undergo nonelective surgery from the provider, are terminally ill, or are pregnant. The Maryland Insurance Administration enforces these requirements for plans that are regulated by the state.

For Maryland regulated plans, state law also requires up to 90 days of continuity of care for primary care providers.

It is also important to note that the contractual dispute does not impact services for mental health and substance use disorders provided through the Optum Behavioral Network, which are under a separate contractual agreement between Johns Hopkins and UnitedHealthcare.

Individuals who have questions, regardless of the type of plan they are in, should call the Maryland Insurance Administration at 410-468-2244 or 1-800-492-6116, extension 2244.

The Insurance Administration continues to investigate the adequacy of United's networks and United's continuity of care practices in Maryland, given the departure of Johns Hopkins Health System and Capital Women's Care from their networks.