



## **ATTENTION PATIENTS**

Starting January 1, 2026, most members enrolled in UnitedHealthcare Medicare Advantage HMO and HMO-POS plans **will be required to obtain a referral from their primary care provider (PCP)** before accessing certain specialist services in outpatient, office or home settings.

Due to significant changes in healthcare insurance requirements and increased administrative demands, **Panda Medical Associates will not be responsible for obtaining referrals** from any insurance plan that requires them.

We strongly encourage you to **contact your insurance company before the new year** to review your benefits and requirements for 2026.

At the start of the year, we will also request to **see and scan your insurance card**, even if your coverage has not changed. If you do not have your card, please request a copy from your insurance provider prior to your appointment.

Thank you for your understanding and cooperation as we all adjust to these new healthcare rules.