UnitedHealthcare NexusACO Frequently Asked Questions and Answers

UnitedHealthcare Nexus ACO Key Points

• UnitedHealthcare NexusACO consists of two tiered benefit plans – UnitedHealthcare NexusACO R (Referrals required) and UnitedHealthcare Nexus ACO OA (Open Access).

• In the ACO service areas, Tier 1 for the UnitedHealthcare NexusACO benefit plans is based primarily on ACO care providers. In markets where ACOs are not yet featured for UnitedHealthcare NexusACO, Tier 1 is comprised of UnitedHealth Premium® Care Physicians.

• Participating members will be required to select a PCP. Standard prior authorization and notification requirements will apply.

• Updates and additional information will be posted later this year to UnitedHealthcareOnline.com > Tools & Resources > Products & Services > UnitedHealthcare NexusACO.

Overview

Beginning Jan. 1, 2017, we’re launching UnitedHealthcare NexusACO, a national benefit plan that will offer cost-savings opportunities to UnitedHealthcare Commercial members when they access care from a tailored network of Accountable Care Organization (ACO) care providers.

Three key features distinguish UnitedHealthcare NexusACO:

• **Lower costs for high-quality health care:** UnitedHealthcare NexusACO incentivizes participating members to choose ACO Tier 1 care providers through cost-savings opportunities, furthering our shared commitment to the Triple Aim to help improve care experiences, health outcomes and total cost of care.

• **Better care coordination:** UnitedHealthcare NexusACO plan participants will select a primary care physician (PCP) who will help plan participants navigate the health care system, including specialists, hospitals and other care providers.

• **Promotes better health outcomes:** Tier 1 physicians follow evidence-based guidelines, which are tested methods of medical care identified by the clinical community as best practices. These guidelines help promote better health outcomes by increasing the use of the best practices while reducing variation and unnecessary care. Tier 1 physicians and ACO providers also proactively engage their patients more frequently, ensuring at-risk individuals receive timely, appropriate health screenings, and helping people manage chronic diseases like diabetes, heart disease and arthritis.

Frequently Asked Questions and Answers

**Q1. What plan offerings are included for UnitedHealthcare NexusACO?**

A. UnitedHealthcare NexusACO consists of two benefit plans – UnitedHealthcare NexusACO R (Referrals required) and UnitedHealthcare NexusACO OA (Open Access). For both of these benefit plans, members choose a primary care physician (PCP) to help them manage their overall care. UnitedHealthcare NexusACO R will require referrals while UnitedHealthcare NexusACO OA will not.

**Q2. Why are UnitedHealthcare members required to select a PCP?**

A. Selecting a PCP creates the opportunity for better coordination of a member’s care. Oversight by the PCP managing all aspects of the member’s health care can help them maintain or improve their total health.
Q3. What are the features of the UnitedHealthcare NexusACO benefit plan design?
A. UnitedHealthcare NexusACO includes a tiered benefit plan design to incentivize members to utilize ACO providers or other Tier 1 care providers. Members may receive a higher level of benefits or lower out-of-pocket costs when they seek care from Tier 1 care providers listed in the UnitedHealthcare NexusACO provider directory.

- In ACO service areas: Tier 1 will include ACO care providers, as well as other select care providers and/or UnitedHealth Premium Care Physicians.
- In non-ACO service areas: Tier 1 will be comprised of UnitedHealth Premium Care Physicians and/or other select care providers.

There will be a minimum of 20-to-30 percent difference in cost-share savings to incentivize members to select Tier 1 care providers for both UnitedHealthcare NexusACO benefit plans.

Q4. Will my Tier 1 status be displayed in the UnitedHealthcare NexusACO provider directory?
A. Yes, care providers in Tier 1 will be indicated in the UnitedHealthcare NexusACO provider directory with the following Tier 1 symbol:

TIER 1

You can check to see if you’re a Tier 1 care provider for UnitedHealthcare NexusACO at welcometouhc.com/nexusprovider1.

Q5. How is a member with UnitedHealthcare NexusACO coverage identified?
A. Care providers can identify the UnitedHealthcare NexusACO plans by the NexusACO R or NexusACO OA plan name printed on the lower right side of the member’s ID card. Additionally, the label “Tiered Benefits” is printed on the front side of the ID card along with the PCP’s name. If a PCP name isn’t shown, the member may not have selected a PCP yet.

Q6. How will I know what cost share amount to collect from a member?
A. Please determine your tier status for the member’s benefit plan by verifying member eligibility and benefits using the Eligibility and Benefits application on Link. For the UnitedHealthcare NexusACO plans, physician office visit Tier 1 cost-share information for non-Tier 1 physicians is displayed on the member’s ID card. Copayment information will be listed with a dollar amount, and coinsurance information will show as a percentage.

Tiered Services

Q7. Are hospitals in my area tiered for UnitedHealthcare NexusACO?
A. There are tiered benefits for hospital services in some, but not all market areas. Beginning Jan. 1, 2017, you will be able to see if hospitals are tiered in your area by reviewing the UnitedHealthcare NexusACO Tier 1 provider directory.

Q8. Are ancillary services tiered for UnitedHealthcare NexusACO?
A. No. UnitedHealthcare NexusACO benefits aren’t tiered for ancillary services such as freestanding lab, durable medical equipment (DME), home health, prosthetics, ambulance, PT/OT/ST or chiropractic services.

Q9. Are emergency services tiered for UnitedHealthcare NexusACO?
A. No. UnitedHealthcare NexusACO benefits aren’t tiered for emergency services.

Q10. Are all physicians in a medical practice included in Tier 1 for UnitedHealthcare NexusACO?
A. No. For services tiered under the UnitedHealthcare NexusACO plans, benefit tiering will be administered based on the tier status of the care provider rendering the service. If all of the physicians in your practice are part of or are affiliated with the ACO that’s featured in your market for UnitedHealthcare NexusACO, then all of them would be in Tier 1 for UnitedHealthcare NexusACO. If a physician is not part of the ACO or ACOs featured in Tier 1 in a market, that physician may be included in Tier 1 to provide additional geographic or specialty coverage within the ACO service area. A physician may also be included in Tier 1 based on his or her designation as a UnitedHealth Premium Care Physician. For care providers who aren’t part of the featured ACO(s), there may be instances where not all of the care providers in a practice are in Tier 1.

Q11. How will a UnitedHealth Premium Care Tier 1 physician be displayed in the provider directory versus a UnitedHealth Premium Care Physician who is not?
A. UnitedHealth Premium Care Physicians who are selected as UnitedHealthcare NexusACO Tier 1 care providers will be displayed with the Tier 1 symbol. UnitedHealth Premium Care Physicians who aren’t in Tier 1 for the UnitedHealthcare NexusACO plan will have the new UnitedHealth Premium designation symbol in our provider directories so members may easily identify them as a UnitedHealth Premium Care Physician.
Beginning Jan. 1, 2017, UnitedHealthcare is implementing changes to the use of the Tier 1 symbol and how the physicians’ Premium designations are displayed. The UnitedHealth Premium designation program will use the following new designations in the provider directory.

**Premium Care Physician**
The physician meets criteria for providing quality and cost-efficient care.

**Quality Care Physician**
The physician meets criteria for providing quality care.

**Quality Not Evaluated**
- The UnitedHealth Premium program does not evaluate physicians in this specialty, or the physician’s evaluation is in process, OR
- The physician does not have enough health plan claims data to be evaluated for quality. If the physician does not have enough data to assess quality, they are not eligible for the cost-efficiency designation.

**Quality Care Physician**
The physician does not meet criteria for providing quality care. If the physician does not meet the quality criteria, he/ she is not eligible for the cost-efficiency designation.

Q12. I’m a designated UnitedHealth Premium Care Provider. Why am I not included in Tier 1 for UnitedHealthcare NexusACO?

A. UnitedHealthcare NexusACO is a tiered benefit plan offered nationally, which builds upon our relationships with ACOs across the country. In certain markets referred to as ACO service areas, we will collaborate with featured ACOs for UnitedHealthcare NexusACO plans. In these service areas, the network tiering for the UnitedHealthcare NexusACO benefit plans is based primarily on ACO care providers – Tier 1 will primarily include this group. In some service areas, additional care providers beyond the ACO care providers may be included in Tier 1 to help ensure adequate coverage within the area. These care providers may include UnitedHealth Premium Care Physicians and/or others based on the referral patterns of the ACO.

UnitedHealth Premium Care Physicians who aren’t included in Tier 1 for UnitedHealthcare NexusACO remain participating network care providers for the UnitedHealthcare NexusACO benefit plans. A very limited number of care providers may be excluded or have elected not to participate in the UnitedHealthcare NexusACO plan.

In markets where an ACO is not yet available, Tier 1 will be composed primarily of UnitedHealth Premium Care Physicians.

The UnitedHealthcare NexusACO network tiering structure applies only to the UnitedHealthcare NexusACO benefit plans, and doesn’t affect a UnitedHealth Premium Care Physician’s Tier 1 status with other UnitedHealthcare plans where network tiering is based on a care provider’s UnitedHealth Premium designation.

**Referrals**

Q13. What are the referral submission requirements for UnitedHealthcare NexusACO plans?

A. The UnitedHealthcare NexusACO R plan has a referral requirement, while the UnitedHealthcare NexusACO OA plan does not. The PCP is responsible for referrals to participating specialists.

For UnitedHealthcare NexusACO R, referrals to network physicians must be submitted electronically by the member’s PCP or a primary care provider within the same tax ID number. Referrals can be backdated up to five calendar days prior to the date of entry.

Q14. What does a physician practice need to consider when referring a UnitedHealthcare NexusACO member?

A. A care provider can identify the UnitedHealthcare NexusACO R or UnitedHealthcare NexusACO OA plan name on the lower right side of the member’s ID card. UnitedHealthcare NexusACO members may request to be referred to Tier 1 care providers to receive higher benefit levels and lower out-of-pocket costs. PCPs may refer to specialists who are a part of their ACO or other specialists in Tier 1 to achieve the best benefit for the member. However, a PCP may refer to any specialists in the network – Tier 1 or in-network – to best meet the needs of the member.

Q15. How does a physician practice determine the tier status of network care providers when making referrals?

A. Tier 1 care providers will be shown when using the Eligibility Application on Link for referrals, beginning Jan. 1, 2017. You can also view the UnitedHealthcare NexusACO Tier 1 provider directory.

Q16. What services require a referral for UnitedHealthcare NexusACO R?

A. Referrals are required before a member can see another network physician – PCP or specialist under a different TIN than the member’s assigned PCP – when UnitedHealthcare is the primary or secondary payer. Please refer to the member’s benefit plan information for detailed information regarding the services that require referrals.
Advance Notification / Prior Authorization

Q17. Do these benefit plans require advance notification or prior authorization?

A. Yes, advance notification and prior authorization is required for certain planned services so we can determine if the services are covered under the member’s benefits. Prior authorization is granted only for services determined to be medically necessary according to the member’s benefit plan and applicable policies and guidelines.

The Notification Requirements section of the UnitedHealthcare Physician, Health Care Professional, Facility and Ancillary Provider Administrative Guide (“Administrative Guide”) covers protocols about services requiring advance notification and prior authorization and the process for providing advance notification. It’s the physician’s responsibility to follow the advance notification or prior authorization procedures as outlined in the Administrative Guide. The Administrative Guide is available at UnitedHealthcareOnline.com > Tools & Resources > Policies, Protocols & Guides.

Q18. Is admission notification required?

A. Yes, admission notification is required for every inpatient admission. This requirement applies even if a referral or prior authorization is on file. Admission notification is the hospital’s responsibility, as outlined in the current Physician, Health Care Professional, Facility and Ancillary Provider Administrative Guide available at UnitedHealthcareOnline.com > Tools & Resources > Policies, Protocols and Guides.

Member Impact

Q19. What information is being shared with members regarding this benefit plan?

A. Members will receive information prior to open enrollment regarding their benefits for the UnitedHealthcare NexusACO plans. This includes details regarding their out-of-pocket expenses and copayment/coinsurance costs, as well as the value of their PCP managing their care. Members are encouraged to view the provider directory at myuhc.com to understand care provider tier status and how to select a PCP to coordinate their care.

Q20. Can members choose a Tier 1 PCP who isn’t part of the ACO?

A. Yes, members can choose a Tier 1 PCP in the service area who isn’t part of the ACO.

Q21. For UnitedHealthcare NexusACO OA, is there a penalty for seeking care directly from a specialist without a PCP referral?

A. No, there isn’t a penalty. However, the member will generally incur lower out-of-pocket expenses if they seek care from a Tier 1 care provider.

Q22. For UnitedHealthcare NexusACO R, is there a penalty for seeking care directly from a specialist without a PCP referral?

A. Yes, services that require a referral may be denied if no referral is obtained.

Q23. What happens if a member’s physician loses their Tier 1 status?

A. Members could be subject to larger cost sharing if their care provider loses Tier 1 status and provides service as a non-Tier 1 in-network care provider.

Q24. How will members know if their PCP is no longer in Tier 1?

A. Members will be notified in writing if their PCP no longer has Tier 1 status.

Q25. Are members responsible for making sure that they receive benefits from a UnitedHealthcare NexusACO Tier 1 care provider?

A. Yes. While the member’s PCP will likely assist in referring to a Tier 1 care provider for services, the member is responsible for understanding which care providers are in Tier 1. These care providers will be listed in the directory as a Tier 1 service provider. PCPs who are in an ACO may refer to Tier 1 specialists or care providers that are either within the ACO or not part of it. However, it will ultimately be the member’s responsibility to check the provider’s tier status.