

# UnitedHealthcare NexusACO

## Frequently Asked Questions

### Key Points

- There are two tiered benefit plans in UnitedHealthcare NexusACO – UnitedHealthcare NexusACO R (Referrals Required) and UnitedHealthcare Nexus ACO OA (Open Access).
- Where UnitedHealthcare selects an accountable care organization (ACO) for UnitedHealthcare NexusACO, the featured ACO care providers are Tier 1 care providers. In markets where ACOs are not yet featured for UnitedHealthcare NexusACO, Tier 1 is made up of UnitedHealth Premium® Designation Program Premium Care Physicians.
- Members will be required to select a primary care provider (PCP).
- Standard prior authorization and notification requirements apply.

### Overview

We're always looking for ways for working with care providers to help achieve the Triple Aim of improved quality, better health outcomes and better cost for our members. With UnitedHealthcare NexusACO, we're excited to build on the strength of our existing partnerships by creating a new ACO-focused benefit plan design for UnitedHealthcare Commercial members. Our NexusACO benefit plan helps:

- **Lower costs for high-quality health care:** UnitedHealthcare NexusACO incentivizes members to choose ACO Tier 1 care providers through cost-savings opportunities.
- **Coordinate care:** UnitedHealthcare NexusACO plan participants will select a PCP who will help them navigate the health care system, including getting care from specialists, hospitals and other care providers.
- **Promote better health outcomes:** ACO 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. ACO Tier 1 care providers also proactively engage their patients and at-risk individuals to help them receive timely, appropriate health screenings, and help them manage chronic diseases like diabetes, heart disease and arthritis.

To help you become familiar with the UnitedHealthcare NexusACO benefit plans, please read the following frequently asked questions. If you have questions, please contact your Network Management representative ([UHCprovider.com](http://UHCprovider.com) > Menu > Contact Us > Health Plan Support By State). Thank you.

### Frequently Asked Questions and Answers

#### UnitedHealthcare NexusACO Benefit Plans

Q1. What types of benefit plans are included in 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 PCP to help them manage their overall care. UnitedHealthcare NexusACO R requires referrals while UnitedHealthcare NexusACO OA does not.



**Q2. 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.

Where UnitedHealthcare NexusACO has a featured ACO for: Tier 1 includes ACO care providers, as well as other select care providers and/or Premium Care Physicians.

Where UnitedHealthcare NexusACO doesn't yet have a featured ACO: Tier 1 is comprised of Premium Care Physicians and/or other select care providers.

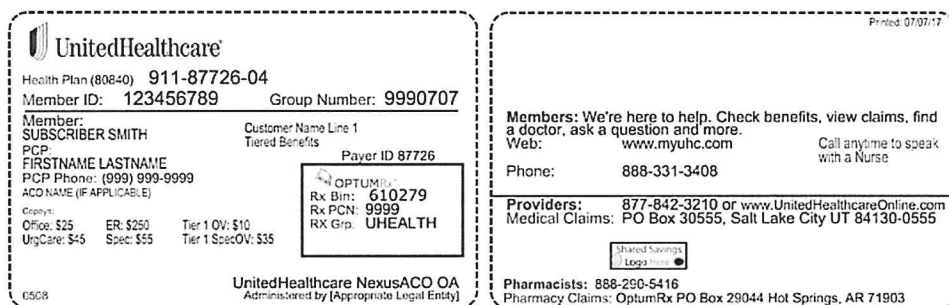
There is a minimum of 20-to-30 percent difference in cost-share savings between Tier 1 and non-Tier 1 benefits to incentivize members to choose Tier 1 care providers for UnitedHealthcare NexusACO benefit plans.

**Q3. How can I identify a UnitedHealthcare NexusACO member?**

A. You'll find the UnitedHealthcare NexusACO plan name printed on the lower right side of the front of the member's health plan ID card:

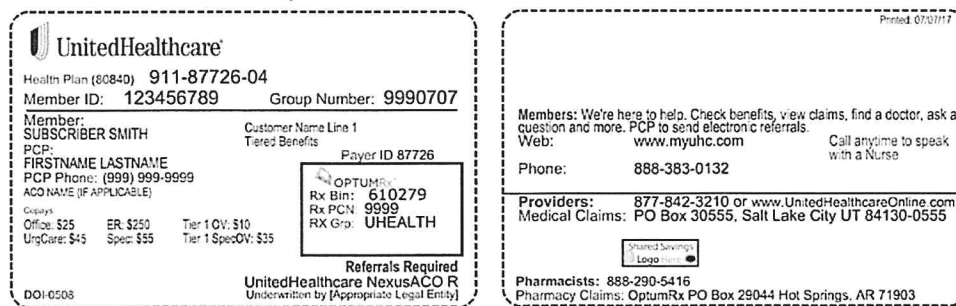
UnitedHealthcare NexusACO plans – open access

- UnitedHealthcare NexusACO OA plans offer network-only coverage for care providers.
- UnitedHealthcare NexusACO OAP plans offer both network and out-of-network coverage.



UnitedHealthcare NexusACO plans – referral required

- UnitedHealthcare NexusACO R plans offer network-only coverage for care providers.
- UnitedHealthcare NexusACO RB plans offer network coverage when the PCP refers a member to a network specialist, and lower coverage applies when there is no referral.
- UnitedHealthcare NexusACO RP plans offer network coverage when the PCP refers a member to a network specialist, and lower coverage applies when there is no referral or with an out-of-network specialist.



Additionally, the label "Tiered Benefits" is printed on the front of the member's ID card along with the PCP's name. If a PCP name isn't shown, the member may not have selected a PCP yet.



Q4. Why are members required to select a PCP for UnitedHealthcare NexusACO?

A. Selecting a PCP creates the opportunity for better coordination of a member's care. The PCP can manage all aspects of the member's health care, helping them maintain or improve their total health.

Q5. How will I know what cost share amount to collect from a UnitedHealthcare NexusACO member?

A. Please determine your tier status for the member's benefit plan by verifying member eligibility and benefits using the eligibilityLink app on Link. You can find information on tiers and instructions to verify your status at [UHCprovider.com/tiered](https://UHCprovider.com/tiered).

The UnitedHealthcare NexusACO member health care ID card will list the physician office visit cost-share information for Tier 1 and non-Tier 1 physicians.

Copayment information will be listed with a dollar amount and co-insurance information will show as a percentage.

### **Tiered Services**

Q6. Will my Tier 1 status be displayed in the UnitedHealthcare NexusACO provider directory?

A. Yes. You can check to see if you are listed as a Tier 1 care provider in the UnitedHealthcare NexusACO provider directory at [UHCprovider.com](https://UHCprovider.com) > Menu > Find a Care Provider. Care providers in Tier 1 will be indicated with the following Tier 1 symbol:



Q7. Are hospitals in my area tiered for UnitedHealthcare NexusACO?

A. Yes, not all care providers are included in every network. You can view your network status using the eligibilityLink app on Link, or by checking the online provider directory for Navigate benefit plans at [UHCProvider.com](https://UHCProvider.com) > Menu > Find a Care Provider.

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, hospice, prosthetics, ambulance, chiropractic services or physical, occupational or speech therapy.

Q9. Are emergency services tiered for UnitedHealthcare NexusACO?

A. No. UnitedHealthcare NexusACO benefits aren't tiered for emergency services.

Q10. Are all care providers in a medical practice included in Tier 1 for UnitedHealthcare NexusACO?

A. Not necessarily. If all of the care providers 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 UnitedHealthcare NexusACO Tier 1 based on their UnitedHealth Premium Designation as a 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.

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 or not yet featured for UnitedHealthcare NexusACO, Tier 1 will be composed primarily of 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.

Q11. Will a care provider's Premium Care Physician status be displayed separately from their NexusACO tier status?

- A. You can check to see if you are listed as a Tier 1 care provider in the UnitedHealthcare NexusACO provider directory at [UHCprovider.com](http://UHCprovider.com) > Menu > Find a Care Provider. Care providers in Tier 1 will be indicated with the following Tier 1 symbol:



The UnitedHealth Premium designation program provides physician designations based on quality and cost efficiency criteria to help members make more informed and personally appropriate choices for their medical care. Physicians also can use these designations when referring patients to other physicians. The UnitedHealth Premium designation program uses the following designations in the care 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 aren't eligible for the cost-efficiency designation.



**Does Not Meet Quality**

The physician does not meet criteria for providing quality care. If the physician does not meet the quality criteria, they aren't eligible for the cost-efficiency designation.

**Specialist Referral Requirements**

Q12. Who is responsible for generating referrals?

- 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.

Q13. What does a care provider 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, whether Tier 1 or not, to best meet the needs of the member.

Q14. How does a care provider determine the tier status of network care providers when making referrals?

A. You can view Tier 1 care providers on the UnitedHealthcare NexusACO provider directory ([UHCprovider.com](http://UHCprovider.com) > Menu > Find a Care Provider). Future enhancements will allow Tier 1 care providers to be shown when using the eligibilityLink app on Link. To sign in to Link, go to [UHCprovider.com](http://UHCprovider.com) and click on the Link button in the top right corner. If you're a new user, click on the New User button in the top right corner.

Q15. What services require a referral for UnitedHealthcare NexusACO R?

A. Referrals are required before a member can see another network care provider – 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.

Eligible services that do not require a referral include:

- Services from care providers with the same tax ID as the member's PCP\*
- Network OB-GYNs, including perinatologists. This includes any network OB-GYN or Specialist, Nurse Midwife, and Nurse Practitioners/Physician Assistants that are part of the gynecology practice regardless of their area of practice or sub-specialty (e.g. perinatology, gynecology, reproductive endocrinology, etc.)
- Network urgent care center services and convenience clinic services from network providers, or designated network online "virtual visits"
- Routine refractive eye exam from network providers (e.g. network optometrists)
- Mental health disorder and substance abuse services from network behavioral health providers.
- Services from network pathologists, radiologists or anesthesiologists
- Emergency services in any emergency room and emergency ambulance services
- Physician services for emergency/unscheduled admissions, or services billed as Observation
- Any services from network facility-based inpatient/outpatient consulting physicians, assisting surgeons, co-surgeons or team surgeons
- Any network non-physician services not billed by a physician, including:
  - Outpatient labs, X-rays and diagnostics
  - Physical therapy; rehabilitation services with the exception of physician services such as manipulative treatment and vision therapy, which do require a referral
  - Durable medical equipment, home health, prosthetic devices and hearing aids
- Other network services for which applicable laws do not allow a referral requirement
  - AZ, GA, KY, MO, WA, WI: Chiropractor (up to 26 visits for MO only)
  - AR, CO, GA: Optometrist and ophthalmologist
  - AL: Optometrist
  - FL: Chiropractor, podiatrist, dermatologist (five visits)
  - GA: Dermatologist

\*PCPs are encouraged to submit referrals to help support the accuracy of claims processing.



## **Advance Notification/Prior Authorization**

Q16. 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 Care Provider Administrative Guide covers protocols about services requiring advance notification and prior authorization and the process for providing advance notification.

It's the care provider's responsibility to follow the advance notification or prior authorization procedures as outlined in the Care Provider Administrative Guide at [UHCprovider.com/guides](http://UHCprovider.com/guides).

Q17. 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 UnitedHealthcare Care Provider Administrative Guide at [UHCprovider.com/guides](http://UHCprovider.com/guides).

## **UnitedHealthcare NexusACO Members**

Q18. What information is being shared with members regarding this benefit plan?

- A. Members will receive information before their 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](http://myuhc.com) to understand care provider tier status and how to select a PCP to coordinate their care.

Q19. 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.

Q20. For the open access UnitedHealthcare NexusACO benefit plan, NexusACO OA, is there a penalty to the member if they seek care directly from a specialist without a PCP referral?

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

Q21. For the UnitedHealthcare NexusACO benefit plan requiring referrals, 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 there's no referral.

Q22. What happens if a member's care provider loses their UnitedHealthcare NexusACO Tier 1 status?

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

Q23. How will members know if their PCP is no longer in Tier 1?

- A. We'll notify UnitedHealthcare NexusACO members in writing.

Q24. Are UnitedHealthcare NexusACO members responsible for making sure that they receive benefits from a UnitedHealthcare NexusACO Tier 1 care provider?

- A. Yes. While the member is responsible for understanding which care providers are included in Tier 1, the member's PCP will assist in identifying Tier 1 care providers when making referrals. These care providers will be listed in the UnitedHealthcare NexusACO directory as a Tier 1 care provider.

