



Volume 4 | Issue 5 | May 2020

May Broker Blast

UnitedHealthcare New Jersey Health Plan



General Updates

Supporting Our Partners & Communities

- **UnitedHealth Group tapped by HHS to Administer CARES Act Emergency Fund:** UnitedHealth Group is honored to have been asked to assist the U.S. Department of Health and Human Services in administering the distribution of emergency funding to health care providers seeking assistance under the CARES Act. This effort is vital to maintaining the health and readiness of the U.S. health care system.
- **UnitedHealth Group Accelerates Nearly \$2 Billion in Payments and Support to Health Care Providers to Help with COVID-19 Financial Challenges:** UnitedHealth Group, through UnitedHealthcare and Optum, is immediately taking steps to accelerate payments and other financial support to health care providers in the U.S. to help address the short-term financial pressure caused by the COVID-19 emergency.
- **UnitedHealth Group Commits Initial \$50 Million Investment to Fight COVID-19, Support Affected Communities:** In response to the unprecedented, rapidly evolving COVID-19 public health emergency, UnitedHealth Group is committing an initial \$50 million investment to fight the pandemic and help support those disproportionately affected by the outbreak, including health care workers, hard-hit states, seniors and people experiencing food insecurity or homelessness.
- **UnitedHealth Group (NYSE: UNH) announced that Sir Andrew Witty, president of UnitedHealth Group and CEO of Optum, has been asked to co-lead a global effort of the World Health Organization (WHO), in partnership with key stakeholders, to accelerate the development of a COVID-19 vaccine.** Witty will be on a leave of absence from UnitedHealth Group while leading the initiative and will return to the company at approximately year end.
- **United Health Foundation Pledged \$1 Million to Support the Food Bank of Southern New Jersey**
- **UHC Leaders To Run New Jersey Alternative Care Sites.** Dr. Jeffrey Brenner, Senior Vice President of UHC's Clinical Redesign Team, and Kathleen Stillo, the President and Chief Operating Officer of Clinical Redesign have been requested by Governor Murphy to help run the state's alternative care sites for the next three months.

Want to learn more about what UnitedHealthcare is doing for COVID-19?

[Employer FAQ](#)

[Broker FAQ](#)

[Consultant FAQ](#)

[UHC COVID-19 Updates](#)



Oxford Enhancements

UnitedHealthcare has rolled out Oxford enhancements to its NJ/NY situated group that renew effective 10/1/19 and later for New York (100+) and New Jersey (51+). We will also begin implementing these enhancements beginning 5/1/2020 for our Oxford fully insured small group business in New York (1-100) and New Jersey (1-50).

Below is a sample of the verbiage/attachments SAE's will be releasing to our brokers along with the renewal.

We value our relationship with brokers and clients. Because of that we are continually working to improve service and make Oxford their top choice for health care for their employees.

We're now able to enhance members' experience with their Oxford benefits by providing a new advocacy customer service model, additional value-added features and a new member website. These enhancements will go into effect upon your client's new Oxford policy effective date. So for *ABC Company* this will be in conjunction with the upcoming renewal. Please share this great news with *ABC Company*.

Along with these enhancements, your client will receive a new Group ID and Plan Identifier (ID), formerly known as Contract Specific Package (CSP). We will supply that information to you before your client's new policy effective date. Please find attached the enhancement package that details what your client and their employees can expect as a result of these enhancements.

Please be advised that Oxford will be issuing new ID cards on the 15th of the month prior to the groups renewal date. This will ensure all members are receiving ID cards timely with their new ID numbers. Please be advised if the groups renewal is not received & processed by the 15th then members may not receive ID cards reflecting any plan changes. If this does occur, ID cards reflecting plan changes will be triggered once the groups renewal is processed.

Included are the following attachments:

- Oxford Enhancements: Employer Overview
- Oxford Enhancements: Employer Actions
- Oxford Enhancements: Frequently Asked Questions
- Oxford Enhancements: Employer Letter
- Oxford Enhancements: Employee Letter

Oxford 2.0 Enhancements will be effective 1/1/2020 for *ABC Company*.

- a. New website and medical cards for members www.myuhc.com
- b. Virtual Visits Telemedicine
- c. Real Appeal
- d. Advocate for Me model (Note there will be new medical cards mailed out to members due to a new member service line)

We strongly believe UnitedHealthcare is positioned to deliver the best health care coverage value for *ABC Company*. We are committed to delivering practical yet innovative solutions that meet their specific needs and will result in healthier employees and better cost management.

Thank you and please let us know if you have any questions.

New Jersey Small Group Plan Grid

We have updated our NJSG plan grid for 2020. Please review the attached full grid with our product offerings as well as the attached grid outlining the changes made from 2019 to 2020.

Please reach out to your Small Business Account Executive with any questions.



All Savers Virtual Training.

All Savers® Alternate Funding plans help give your small business clients more choices. Like multiple plan designs, wellness programs and alternate funding—designed to help employers find the right balance between managing costs and offering affordable, quality medical benefits.

Learn more through online training.

In 5 short sessions,*you'll learn about All Savers Alternate Funding product components, rates, renewals, reporting and wellness capabilities. You can easily access these training presentations 24/7 from anywhere. Each session takes just 10 to 15 minutes to complete. **Choose from:**

- [What Is Alternate Funding?](#)
- [Eligibility, Quoting and Taxes](#)
- [Real Appeal® and Wellness Programs](#)
- [All Savers Employer Monthly Reporting](#)
- [All Savers Alternate Funding DocuSign Training Guide](#)



Motion-Take steps to healthier

The UnitedHealthcare Motion® program is designed to help you to do more of what you already do: walk. It promotes a healthier lifestyle through positive habits and rewards participants with deposits into your health savings account (HSA).

You may get healthier and wealthier.

Oxford members with an HSA may earn up to \$3 per day if all 3 FIT (Frequency, Intensity, Tenacity) goals are met, for up to \$1,095 per calendar year.

Three ways to earn ¹		HSA
F	Frequency 300 steps in 5 minutes; 6 times a day, at least 1 hour apart.	\$1
I	Intensity 3,000 steps in 30 minutes.	\$1
T	Tenacity 10,000+ total daily steps.	\$1
		\$3/day \$1,095/year

Motion really works.

- On average, participants take **12,000** steps daily.²
- 60%** of participants sustain engagement over 6 months.³
- 45%–65%** of those eligible to participate in Motion registered for the program.⁴

How Motion works.

- 1 Visit unitedhealthcaremotion.com to register and activate your UnitedHealthcare Motion account.
- 2 Next, you can select your fitness tracker and apply your registration credit toward the purchase of a compatible tracker, which will be shipped directly to you.
- 3 Once you receive your fitness tracker in the mail, you can download the UnitedHealthcare Motion app on the App Store® or Google Play™ to sync your device.
- 4 Wear your activity tracker every day and begin walking to reach your daily goals. And go online to unitedhealthcaremotion.com to view detailed information on your progress, FIT goals and credits earned. Your fitness tracker will record and upload your daily physical activity and provide real-time feedback to help you keep track of your walking goals.
- 5 You will receive quarterly deposits into your HSA based on the credits you have earned in the previous quarter. You can then use these deposits to reimburse eligible medical expenses.

Please Note: Credits earned throughout the quarter can be used to purchase or buy up new devices or accessories within the quarter, until the credits are placed into your HSA.

Registration credit.

To make sure you're off to a great start, we'll give you a **\$55 credit** right away—just for getting set up. You can use your credit toward the purchase of a compatible activity tracker, some of which are offered at no additional cost to you.

How does Motion work with your HSA?

Rewards earned from Motion are deposited into your HSA once a quarter, and can be used to help cover eligible out-of-pocket medical or pharmacy expenses accrued during the plan year. You can sign in to myuhc.com® at any time to view your HSA balance or submit a claim form online or via mail or fax. Check to ensure that your contributions do not exceed IRS limits and be sure to monitor your HSA contributions against the annual HSA contribution guidelines.

Participating in Motion may help improve well-being by:

- Aiding weight loss.
- Improving cholesterol and blood sugar.
- Reducing the risk of type 2 diabetes and heart disease.
- Decreasing symptoms of depression and anxiety.
- Increasing energy and productivity.

Why walking may matter.

- Those who have a sedentary lifestyle are at an increased risk for heart disease, stroke, cancer, type 2 diabetes and other serious health conditions.
- 85%** of annual health care costs are for people with chronic conditions.⁵
- \$117b** is spent annually on health care costs associated with physical inactivity.⁵

SimplyEngaged and SimplyEngaged Plus enhancements offered starting July 1st

Optum UHC Local Markets - Key Accounts, Optum UHC Local Markets - Public Sector/Labor

Enhancements to SimplyEngaged and SimplyEngaged Plus beginning **7/1/2020 for Key Accounts and 1/1/2021 for Small Business** will impact fully insured and self-funded Key Account groups on UNET, Oxford, UHCWest and Sierra, and Small Business groups on PRIME, NICE and Sierra.

Key Account enhancements for 7/1/2020:

SimplyEngaged

- View a brief Rally video and complete the Health Survey (\$25/Rally Coins).
- Missions and Healthcare Cost Estimate will no longer be rewardable activities.
- New: Complete one of the following: Wellness Coaching, Real Appeal, or Quit For Life (\$100/Rally Coins).
- New: complete a virtual visit (\$25/Rally Coins).

SimplyEngaged Plus

- Enhancements are the same as SimplyEngaged except the reward for the Coaching programs will be \$200/Rally Coins.

At the start of this year on 1/1/2020, Small Business removed the SimplyEngaged Plus offering. An enhanced version of SimplyEngaged will launch 1/1/2021 and enhancements will be addressed in a later communication.

May 1 Prescription Drug List (PDL) updates

As a reminder, UnitedHealthcare pharmacy is moving up our PDL changes this year to May to take advantage of market changes sooner in the year. Ultimately, our goal is to work more quickly to cover new medications and implement other management strategies that could potentially offer better outcomes and/or a more affordable cost for both our clients and their employees. Our goal is to work more quickly to cover new medications and implement other management strategies that could potentially offer better outcomes and/or a more affordable cost for our clients and their members.

Please see the attached PDL and pharmacy benefit updates for **May 1, 2020**. Attached is a summary of the upcoming changes to our Advantage Prescription Drug List. If your client is on a different PDL, please reach out to your representative for more information.

Please Note: Some May 1 Prescription Drug List updates are being extended to July 1 due to COVID-19.

We are extending this deadline on some medications to **July 1, 2020** to allow our members additional time to get access to care, support and resources to transition onto new medications as a result of COVID-19-related travel and quarantine restrictions. We will be closely monitoring the situation to determine if any additional changes are warranted as this continues to evolve rapidly.

The effective date of the exclusion is being updated from May 1 to July 1 for the following:

- Respiratory Drugs: Arnuity Ellipta®, Flovent® Diskus®, Flovent® HFA, Pulmicort Flexhaler®
- Diabetes – Insulin: Basaglar KwikPen, Levemir, Levemir FlexTouch, Tresiba

Medications that will remain excluded until July 1: Lantus, Lantus SoloSTAR, Toujeo Max SoloSTAR, and Toujeo SoloSTAR

- Diabetes – Non-Insulin: Janumet, Janumet XR, Januvia
- Neuromuscular Disorders: Firdapse

Employer eServices® (EeS) second quarter 2020 training

Eligibility, Billing and Claims Customer Training -

Employer eServices® (EeS) second quarter 2020 training webcasts for National Accounts, Public Sector and Key Accounts customers with **Select or Expanded eServices access** and **100 or more** enrolled employees is available. The schedule is as follows:

Date	Time	
Friday, May 8	11 a.m. to noon ET	Register
Tuesday, May 19	1 to 2 p.m. ET	Register
Wednesday, June 10	2 to 3 p.m. ET	Register
Tuesday, June 23	1 to 2 p.m. ET	Register

Registration is required and space is limited.

As a reminder, these sessions are designed to:

Complement existing training tools such as online tutorials and help, training-on-demand and quick reference guides

Describe the eligibility functionality in full detail

Offer an overview of the site

Provide help on using the tool via the online training resource

Cost and Utilization Reporting Only Training –

The Employer eServices® (EeS) second quarter 2020 external customer reporting (cost and utilization reporting) webcast for customers with 100+ employees is scheduled as follows:

Thursday, May 14, from 1 to 2 p.m. ET. [Register](#)

Registration is required and space is limited.

As a reminder, this sessions is designed to:

Complement existing training tools such as online tutorials and help, training-on-demand and quick reference guide

Offer an overview of the tool's functionality and how to create common customer report

Explain how to export and print automated and custom reports

Provide help on using the tool via the online training resource

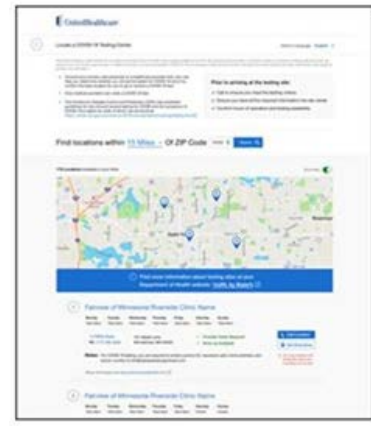
To Register:

Please click on the links above or register for the webcast via the training link on the [EeS website](#).

UnitedHealthcare Digital Experience Updates on myuhc.com

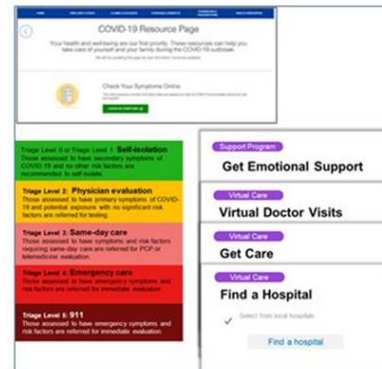
COVID-19 Testing Site Locator

On April 3, the Testing Site Locator tool was made accessible from a tile on the COVID-19 Resources page via myuhc.com. The link is also provided on the COVID-19 FAQ page. Specific FAQ are being written to inform members about the process of getting tested beginning with their providers.



Online Symptom Checker powered by Buoy Technology

The Online Symptom Checker, powered by Buoy Technology, also on **myuhc.com**. Members are assessed based on their responses and triaged into 5 levels. Recommendations are made (4 scenarios) to direct members to the appropriate care or resources within the myuhc.com experience.



OON Claim Experience

On April 2, new in-network, OON, and partially OON labels were added to the medical claims on **myuhc.com** so members have more transparency and can ensure they are using network physicians. This functionality was targeted to be rolled out on the UnitedHealthcare app April 9, but is now to be determined.

<div> C Paoloni View Medical Claim # [REDACTED] </div>				
IN NETWORK				
Amount Billed	Difference From Amount Billed	Plan Paid	You Paid	You May Owe
\$3,400.00	\$2,195.02	\$1,204.98	\$0.00	\$0.00
More Options				

Vision ID card enhancement

A constructed vision ID card image on **myuhc.com** will be added for all Employer & Individual members with UnitedHealthcare Vision and Medical coverage. The vision ID Card image will include the member's first name, last name and vision member ID number. The Vision ID card will go on the ID card modal on the vision line of coverage under any medical and/or dental ID cards. *This applies only to members who have medical and vision coverage with UnitedHealthcare.*

Note: Vision-only members are out of scope for this change.



Warby Parker Update

Warby Parker now offers Scout contact lenses at in-network (non-formulary) benefit for UnitedHealthcare Vision members

Warby Parker now offers its Scout lens – a comfortable, breathable and affordable daily contact lens that comes in an innovative, space-saving flat pack – at the in-network (non-formulary) benefit for UnitedHealthcare vision members. This is in addition to the company's full suite of contact lens offerings already available to UnitedHealthcare members.

This enhanced offering continues to round out UnitedHealthcare Vision's online portfolio of material, brand and provider options.

Hospital Indemnity

During these uncertain times, it's more important than ever for employees to have access to Hospital Indemnity Plans on either a voluntary or employer-paid basis.

Hospitalizations due to COVID-19 are a covered benefit under all UHC Hospital Indemnity Plans.

The UHC Benefit Assist program can ensure that all members who have UHC medical get their benefit payment as quickly as possible.

Our Artificial Intelligence (AI) is constantly sifting through the UHC/UMR Medical claims paying system.

When the system detects a Hospitalization, our Benefit Assist team is alerted and proactively reaches out to the member to help start the benefit payment process on their behalf.

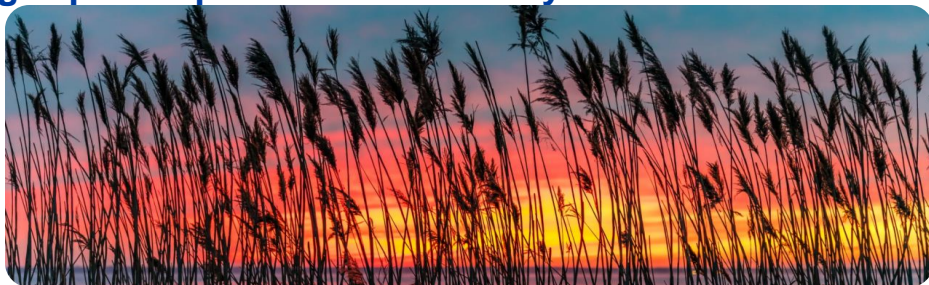
To learn more today – please see the attached flyer
or



Contact UnitedHealthcare representative.



See more health plan savings with uBundle for groups of 51 plus lives in New Jersey



As a fully insured customer you can save up to 4 percent on medical premiums when bundling your UnitedHealthcare medical plan with UnitedHealthcare dental, vision, life, disability and supplemental health plans. Bundling also helps simplify the administrative experience and provides your employees with a more competitive benefits package.



*For new business effective Jan. 1, 2019 or later. Ask for details.

Add to that simpler administration and dedicated support — plus **Bridge2Health®** integration, which gathers actionable data to close gaps in care, reduce costs and improve productivity.



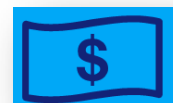
Customers can save even more when they bundle their plans.¹



Help customers get a 5% second year rate cap when they add a dental plan by JAugust 1, 2020.

The guidelines:

- Effective dates are January 1, 2019 – August 1, 2020.
- Group size 2 – 100 eligible lives.
- Offer not available to groups situs in RI, WI, WA, FL (2-50), ACEC groups.



**Earn big smiles
with guaranteed dental rates.**

