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## Update on Oxford Enhancements for NY and NJ Small Business, Beginning May 1, 2020

We are pleased to share more information with you about the enhancements being rolled out with our Oxford fully insured **small group** New York (1-100) and New Jersey (2-50) clients with **May 1, 2020** effective dates and beyond.

As previously communicated, these enhancements were implemented this past October with our Oxford fully insured large group New York (101+) and New Jersey (51+) business and are already in place with our Oxford fully insured Connecticut business. **At this time, the enhancements are not available to our Oxford self-funded (ASO) business.**

### What this means for producers.

- **Producer licensing:** No action required.
  - **Oxford portfolio:** You will continue to sell Oxford plan designs to your fully insured clients, as you are accustomed.
  - **oxfordhealth.com broker website:** Continue to use **oxfordhealth.com** for support with your New York and New Jersey business.
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- **IDEA:** Continue to use Idea Management System<sup>SM</sup> (**IDEA**), our online small group enrollment, quoting and renewal tool, on [oxfordhealth.com](https://oxfordhealth.com) for support with your New York and New Jersey small group business.
- **Commission statement:** Your Oxford commissions for those impacted groups will be included on a UnitedHealthcare statement along with your other UnitedHealthcare business, if applicable. UnitedHealthcare commission statements are mailed twice monthly.
- **Reporting and Materials:** You will need to search differently on the [oxfordhealth.com](https://oxfordhealth.com) broker website to see information in the following areas for your impacted groups: Commissions, Federal Medical Loss Ratio (MLR) Rebate Detail, Materials Requests, and Marketing Collateral. When performing these functions, you will need to select either **Oxford 1.0** or **Oxford 2.0**.
  - **Oxford 1.0: Refers to clients who have not yet received member enhancements.**
    - Fully insured small group New York (1-100) and small group New Jersey (2-50) employers with effective and renewal dates prior to May 1, 2020.
    - Fully insured large group New York (101+) and large group New Jersey (51+) employers with effective and renewal dates prior to October 1, 2019.
    - Oxford ASO employers.
  - **Oxford 2.0: Refers to clients who have received member enhancements.**
    - Fully insured small group New York (1-100) and small group New Jersey (2-50) employers with effective and renewal dates of May 1, 2020 and beyond.

- Fully insured large group New York (101+) and large group New Jersey (51+) employers with effective and renewal dates of October 1, 2019 and beyond.
- Fully insured small group (1-50) and large group (51+) Connecticut employers.

**What this means for members.**

*(Beginning with May 1, 2020 effective dates.)*

- **New health plan ID card:** All members will get a new health plan ID card upon their new policy effective date.
- **New member website:** [myuhc.com](https://myuhc.com)<sup>®</sup>.
- **Online doctor visits<sup>1</sup> on [myuhc.com](https://myuhc.com).**
- **Real Appeal<sup>®</sup>,** a personalized weight loss program.
- **Quit For Life<sup>®</sup>,** a tobacco cessation program.

**What this means for clients.**

*(Beginning with May 1, 2020 effective dates.)*

- **New group identification (ID) number:** Employers will be assigned new Group IDs and new Plan IDs (formerly known as Contract Specific Package [CSP]). These new ID numbers will be implemented upon the group's renewal date.
- **New billing address:** The Oxford premium payment address will change. Please work with your clients to make sure they update their accounts payable records, if needed, and ensure they send their monthly premium payment to the address shown on the statement they receive from us.

- **Invoice adjustment based on eligibility:** Employers can now request a new invoice rather than waiting for a credit if eligibility has changed.
- **Paper invoices:** Employers will get an updated paper invoice and have the option to turn off paper billing.
- **oxfordhealth.com employer website:** Employers will continue to use the oxfordhealth.com employer website as the key resource for their employee medical plan information and online transactions. Historical information will be accessible on the website for up to three months from the employer's new effective date for any group that needs it. After this three-month period, employers will need to call Client Services for assistance with their historical information.
- **Online transactions:** The billing transaction page will have a new look, and employers will have the ability to self-enroll in auto-pay on oxfordhealth.com.

#### **Additional resources.**

##### **Producers**

- The [Producer Guide to NY/NJ Small Group Oxford Enhancements](#) includes more details on the changes you, your clients, and their employees can expect as a result of these enhancements.
- We have developed a NY/NJ Small Group Oxford 2.0 Enhancements Toolkit, which is available on the Tools & Resources page of the oxfordhealth.com broker website. It includes materials for producers, employers and members outlining the changes to be expected as a result of these enhancements. Also in the toolkit is a Frequently Asked Questions (FAQ) document. It is important that you become familiar with these materials so you can help guide your clients through any changes they can expect as a result of these enhancements.

## Employers

- We have also developed an Oxford renewal enhancements toolkit for New York and New Jersey small group employers with effective dates of May 1, 2020 and beyond. The toolkit, which can be viewed or downloaded from the [oxfordhealth.com](https://oxfordhealth.com) employer website, includes materials for both employers and members outlining the changes they can expect as a result of these enhancements.

## Members

- We will mail materials to members' homes that provide more information on these new program and service enhancements.

## Questions?

In addition to your Oxford sales representative, our Client Service team is available to answer questions. Call Client Services, toll-free, at **1-888-201-4216**, Monday through Friday, from 8 a.m. to 5 p.m. Please do not hesitate to contact us if you have questions about these important developments.

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<sup>1</sup>Contracted Virtual Visits provider groups may vary by state and are subject to changes dependent on state laws and regulations.

Not for consumer use.

Real Appeal is a voluntary weight loss program that is offered to eligible participants as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

The Quit For Life Program provides information regarding tobacco cessation methods and related well-being support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life Program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.

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