

UnitedHealthcare NexusACO

Frequently Asked Questions

Key Points

- There are two tiered benefit plans in UnitedHealthcare NexusACO – UnitedHealthcare NexusACO R (Referrals Required) and UnitedHealthcare NexusACO 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 to work 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 > 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 doesn't require referrals.

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, Tier 1 includes ACO care providers, and may include other select Premium Care Physicians.

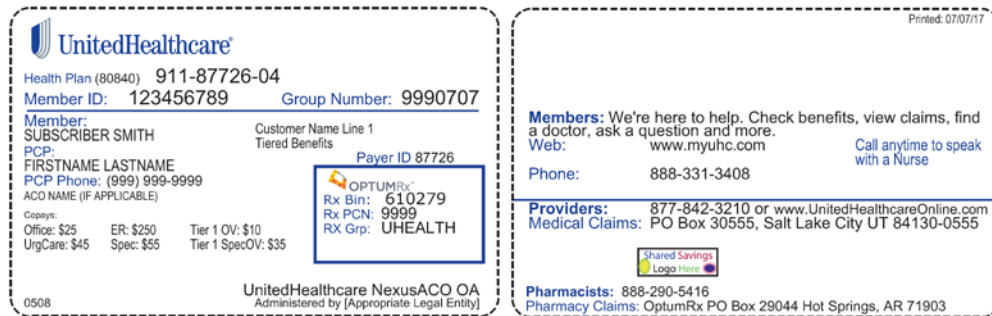
Where UnitedHealthcare NexusACO doesn't yet have a featured ACO, Tier 1 is comprised primarily of Premium Care Physicians.

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:

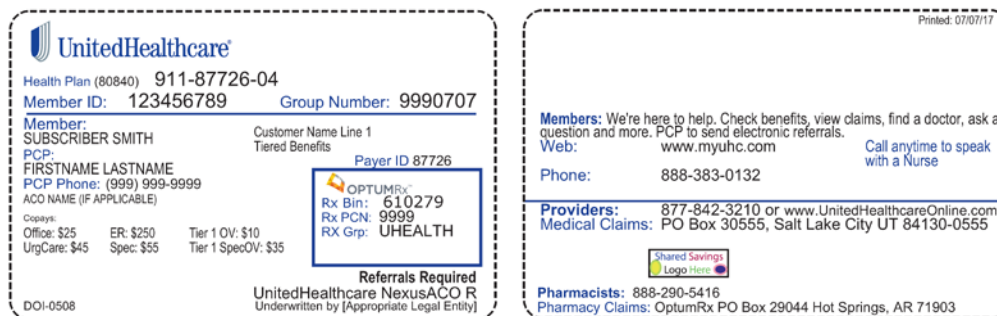
UnitedHealthcare NexusACO plans – open access

- 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 and referrals are required when the PCP refers a member to a network specialist. Members won't have coverage for services received without a referral or for services from an out-of-network care provider.
- UnitedHealthcare NexusACO RB plans offer network coverage when the PCP refers a member to a network specialist, and there may be a greater out-of-pocket cost to the member when there is no referral. There's no coverage for care from an out-of-network care provider.
- UnitedHealthcare NexusACO RP plans offer network coverage when the PCP refers a member to a network specialist. If a member sees a specialist without a referral, or gets care from an out-of-network specialist, they may have a greater out-of-pocket cost.



"Tiered Benefits" is printed on 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 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 tool on Link. You can find information on tiers and instructions to verify your status at 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 the UnitedHealthcare NexusACO care provider directory display my Tier 1 status?

- 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 > [Find Dr.](#) 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. It depends. In markets where ACOs are featured for NexusACO, the ACO hospitals will be in Tier 1. Other hospitals may or may not be in Tier 1, depending on the Tier 1 configuration and benefit structure for that market. You can view a hospital's tiered status by checking the online provider directory for NexusACO benefit plans at UHCprovider.com > [Find Dr.](#)

In markets where there isn't a featured ACO for NexusACO, all hospitals are in Tier 1.

Q8. Are UnitedHealthcare NexusACO benefits tiered for ancillary services?

- 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 > [Find Dr.](#) 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 (TIN). 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 plan name on the lower right side of the member's ID card. That plan name will tell you if the plan is open access or if referrals are required.

UnitedHealthcare NexusACO members may request a referral 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 cost 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 at UHCprovider.com > [Find Dr.](#)

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 TIN 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 care 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 or prior authorization is required for certain planned services so we can determine if the member's benefits cover the services. 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.

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.

UnitedHealthcare NexusACO Members

Q18. What information is 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 about what can affect their out-of-pocket expenses and copayment/coinsurance costs, as well as the advantages of having a PCP manage 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.

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 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. 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.

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