

2021 UnitedHealthcare Medicare Advantage Plans

UnitedHealthcare® Medicare National Network vs. UnitedHealth Passport®

The UnitedHealthcare Medicare National Network was first introduced Jan. 1, 2020 to eligible LPPO/RPPO plan members. In 2021, additional Individual Medicare Advantage PPO plans and many, but not all, Individual Medicare Advantage HMO and POS plans will be added to the Medicare National Network, which offers eligible members nationwide access to in-network care providers at in-network costs¹. No activation or extra paperwork is required.

Most of the HMO and POS plans being added to National Network in 2021 previously had the UnitedHealth Passport travel benefit in 2020. The Passport benefit is being removed from these plans for 2021 and impacted members will see the change from Passport to National Network in their ANOC.


Although there are some similarities between the National Network and Passport, there are also some key differences. See below for a comparison of National Network and the Passport travel benefit.


2021 UnitedHealthcare Medicare Advantage		
	UnitedHealthcare Medicare National Network	UnitedHealth Passport
1. Which plans are included?	<u>Primarily Non-SNP Plans</u> <ul style="list-style-type: none"> Most LPPO and RPPO plans Many HMO and POS plans Several Chronic SNP plans <p>For a complete list of UnitedHealthcare Medicare Advantage plan offerings indicating which plans have National Network, which have Passport, and which have neither of these, see the “2021 UnitedHealthcare Medicare Advantage Plan Availability – National Network, Passport, or Neither” reference document.</p>	<u>Non-SNP Plans</u> <ul style="list-style-type: none"> Many HMO and POS plans Hawaii LPPOs New York LPPO H3418-001-000 Several MN LPPOs (these plans had National Network in 2020)
2. Which plan types are excluded?	<ul style="list-style-type: none"> PFFS plans Dual SNP and Institutional SNP plans UnitedHealthcare Medicare Advantage Assure plans Medica & Preferred Care Partners plans <p>For a complete list of UnitedHealthcare Medicare Advantage plan offerings indicating which plans have National Network, which have Passport, and which have neither of these, see the “2021 UnitedHealthcare Medicare Advantage Plan Availability – National Network, Passport or Neither” reference document.</p>	<ul style="list-style-type: none"> PFFS plans Dual SNP, Chronic SNP and Institutional SNP plans UnitedHealthcare Medicare Advantage Assure plans Medica & Preferred Care Partners plans

¹ Network exclusions may apply.

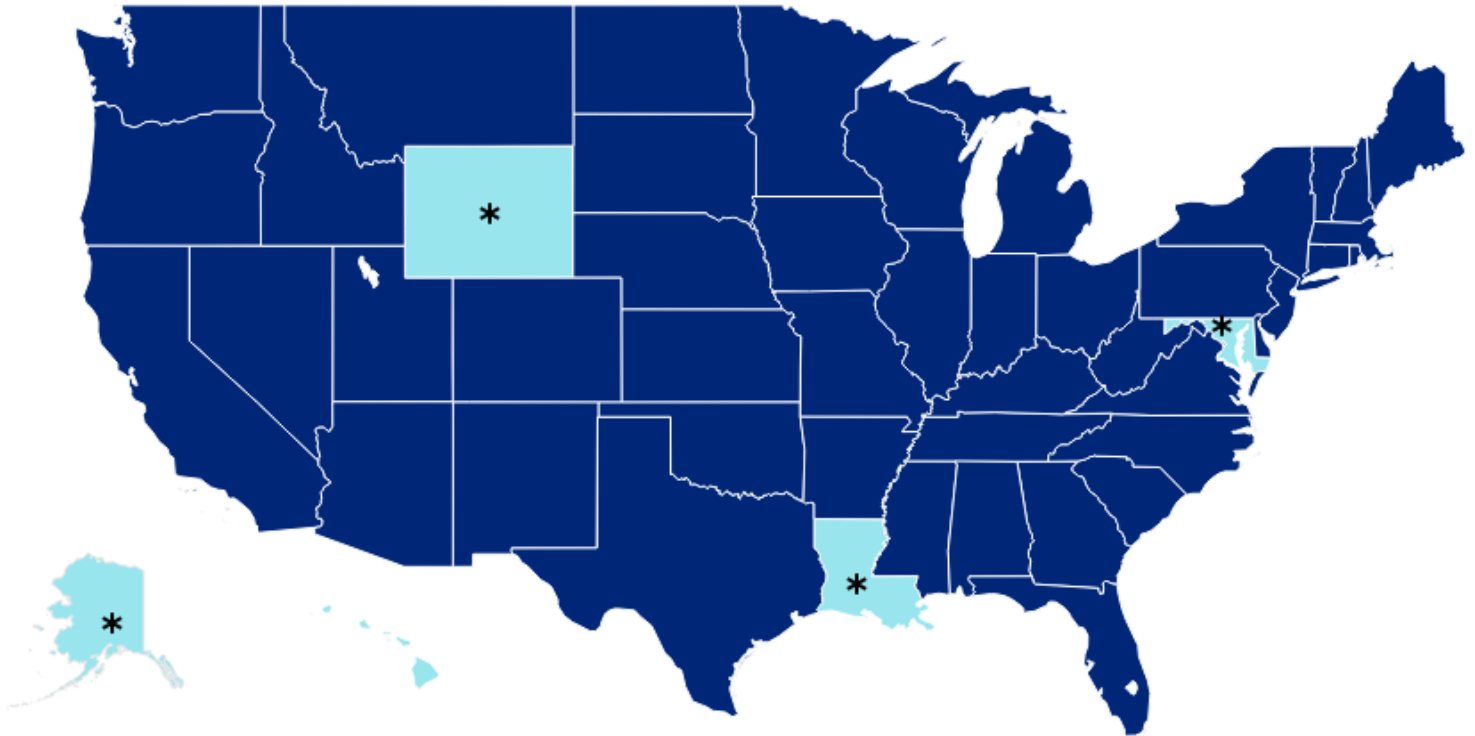
2021 UnitedHealthcare Medicare Advantage		
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3. Where is it available?	<p>The National Network is available in all 50 states across the U.S. Networks vary by market and there are some areas where providers are not available. Providers may not be available in every county in participating states.</p> <p>NOTE: The Medicare Advantage plans offered in AK, LA, MD and WY do not have the National Network; therefore, consumers who reside in these states cannot enroll into a plan with National Network. However, these states have limited National Network provider access in some areas, enabling members from other markets to access participating National Network providers in these states.</p> <p>See the map on the next page to review National Network and Passport availability.</p>	<p>The Passport service area is made up of specific counties in 46 states across the U.S.</p> <p>Passport is NOT available in the following states:</p> <p>AK, LA, MD and WY</p>

2021 UnitedHealthcare® Medicare National Network Provider Availability Map

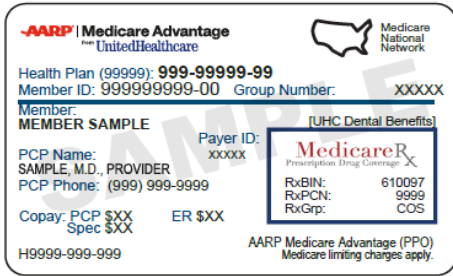
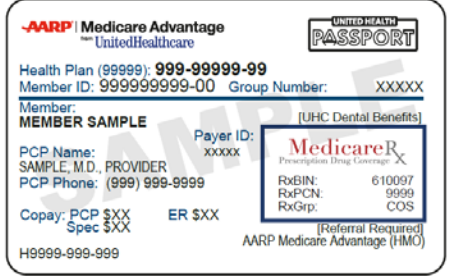
 National Network providers available
Plans with National Network sold

 National Network providers available
No plans with National Network sold

Network sizes vary by market and exclusions may apply; providers are not available in all areas



* The UnitedHealth Passport® benefit can be utilized within the National Network footprint, excluding AK, LA, MD, and WY

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4. Which H-PBP#'s are impacted?	For a complete list of UnitedHealthcare Medicare Advantage plan offerings indicating which plans have National Network, which have Passport, and which have neither of these, see the "2021 UnitedHealthcare Medicare Advantage Plan Availability – National Network, Passport or Neither" reference document.	
5. How many members are impacted?	Approximately 2.2 million 2020 members will have access to the National Network in 2021.	Approximately 450,000 2020 members will have the Passport benefit in 2021.
6. Is this considered a plan benefit?	No, the National Network is not a filed benefit or a type of product. Instead, it is a network available for many of our eligible Medicare Advantage plan members to access. In communications, please refer to National Network as a "network."	Yes, Passport is a filed plan benefit. In communications, please refer to Passport as a "benefit" or a "program."
7. How will members know if they have access to National Network or Passport?	<p>There will be a National Network logo in the top right corner of the ID card to indicate the plan has National Network. See example below:</p> 	<p>There will be a Passport logo in the top right corner of the ID card to indicate the plan has the benefit. See example below:</p> 
8. Which providers participate?	Both the National Network and Passport provider network are made up of contracted UnitedHealthcare Medicare providers from many states/counties across the country. Networks vary by market and there are some areas where network providers are not available.	

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9. How can consumers search for a provider?	<p>Consumers can search for participating National Network providers by entering either of our acquisition sites (www.uhcmedicareplans.com or www.aarpmedicareplans.com) and following these steps:</p> <ul style="list-style-type: none"> • Click “Find a Provider” button at bottom of the home page • Enter home zip code <ul style="list-style-type: none"> ○ From 10/1 – 12/31 select “Providers in-network on 1/1/21” • Consumer chooses the plan with National Network they are interested in enrolling in for 2021 <ul style="list-style-type: none"> ○ See the “2021 UnitedHealthcare Medicare Advantage Plan Availability – National Network, Passport, or Neither” reference document • The default search will be for the plan’s local network of providers • To search for participating providers beyond the home service area, click on “Change Location” and input the desired city/state, address or zip code • If National Network providers are available in the desired search area, the directory will display those providers • To narrow the results, the consumer can further filter on provider criteria 	<p>Consumers are currently unable to search for Passport providers on the acquisition portal. Instead, consumers can:</p> <ul style="list-style-type: none"> • Ask a Sales Agent for assistance • Call Customer Service for assistance (only applies if the consumer has already submitted an enrollment application)

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10. How can members search for a provider?	<p>Members can find a participating provider in the National Network by searching the provider directory on their member website.</p> <p>Members can log into their member authenticated portal and search for providers as they do today by following these steps:</p> <ul style="list-style-type: none"> • Log in to the member website listed on the back of the member ID card • From the “Home” tab, click on “Find a provider” • While on the “Find Care & Costs” tab click on “Provider Search” • The default search will be for the member’s local network of providers • If the member wants to search for participating providers that are located beyond their local network, click on “Change Location” and input the desired city/state, address or zip code • If National Network providers are available in the desired search area, the directory will display those providers • To narrow the results, the member can further filter on provider criteria 	<p>Members are currently unable to search for contracted Passport providers on the member website.</p> <p>Members should call Customer Service for assistance in locating participating Passport providers.</p>

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11. How can sales agents search for a provider?	<p>Agents can search for participating National Network providers on the Jarvis portal by following these steps:</p> <ul style="list-style-type: none"> • From the Enrollment tab, select “Provider and Rx Search” • Conduct a plan search by entering the zip code where the consumer resides • Select the specific plan that offers the National Network <ul style="list-style-type: none"> ○ See the “2021 UnitedHealthcare Medicare Advantage Plan Availability – National Network, Passport, or Neither” reference document • The default search will be for the local network of providers • To look up National Network providers outside the plan’s service area, start a new search by clicking on “Change Location” and entering the new zip code • If National Network providers are available in the desired search area, the directory will display those providers <p>For detailed instructions on searching for participating National Network or Passport providers, see the Medical Provider Search User Guide in Learning Lab (go to content library and type “Provider Search” in the search field).</p>	<p>Agents can search for participating Passport providers on the Jarvis portal by searching on the National Network.</p> <p>NOTE: Passport provider searches differ from a standard National Network provider search. Follow the steps below:</p> <ul style="list-style-type: none"> • Confirm the consumer is traveling to an approved Passport county. <ul style="list-style-type: none"> ○ See the “2021 UnitedHealthcare Medicare Advantage Plan Availability – National Network, Passport, or Neither” reference document • From the Enrollment tab, select “Provider and Rx Search” • Enter the zip code of the plan below that has National Network. <ul style="list-style-type: none"> ○ This plan type should match the member’s Passport plan type. ○ This plan should be used by <u>all Sales Agents</u> regardless of region. <p>State: Utah County: Washington Zip Code: 84770</p> <p>LPPO/RPPO: UnitedHealthcare Medicare Advantage Choice (PPO) HMO/POS: AARP Medicare Advantage (HMO)</p> <ul style="list-style-type: none"> • Click on “Change Location” and enter the Passport county zip code • The providers that display in the search results are Passport providers • To search other locations, first confirm they are part of the Passport service area before proceeding

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12. How will participating providers know whether a member has National Network or Passport?	<p>UnitedHealthcare will educate participating providers on the difference between National Network and Passport. Providers will be instructed to look for either of the logos on the member ID card and if one of the logos is present, they should provide services to members for their in-network costs.</p> <p>Passport Note: Providers are encouraged, <u>but not required</u>, to ask visiting members with Passport whether they have already activated the benefit. If not, providers can encourage the member to call Customer Service and activate the benefit during the office visit.</p>	
13. Does the member need to call customer service to “activate” prior to seeing a contracted provider?	No activation is required with the UnitedHealthcare Medicare National Network.	Yes, members must call Customer Service to verify they are traveling to a Passport service area and then activate the benefit. If the member does not activate Passport, they will be subject to out-of-network/out-of-area cost sharing when traveling outside of their plan service area and visiting Passport providers.
14. What are the member’s costs when seeing a network provider?	<p>Members can visit any provider in the National Network for their in-network costs.</p> <p>Members who visit a provider who accepts Medicare but is outside of the network, will be subject to out-of-network cost shares or may have to pay the full cost of services, depending on the plan.</p>	<p>Once the Passport benefit has been activated, members can visit any participating Passport provider for their in-network costs.</p> <p>Members who visit a provider who accepts Medicare but is outside of the Passport provider network, will be subject to out-of-network cost shares or may have to pay the full cost of services, depending on the plan.</p>
15. Are all of the member’s plan benefits available when using National Network or Passport?	Yes, all of the member’s plan benefits, including any optional supplemental riders (dental riders), are available when visiting participating providers.	
16. Are referrals required to use National Network or Passport?	No, referrals are not required when accessing services under the National Network, even for members whose plan requires referrals in their home service area.	No, referrals are not required when accessing services under Passport, even for members whose plan requires referrals in their home service area.

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17. When a member is traveling and using National Network or Passport, do prior authorization and advance notification requirements still apply?	<p>Yes. Prior authorization and advance notification requirements still apply. The process for a network provider to submit a prior authorization on behalf of a member with National Network/Passport is the same as for other UnitedHealthcare plan members.</p> <p>It is important to note that it is the responsibility of the network provider, not the member, to submit any prior authorization requests. If a provider fails to follow our process, there may be a penalty to the provider, but the member's benefit coverage or costs are not impacted.</p>	
18. How are emergency and urgent care benefits covered with National Network or Passport?	<p>Members do not need to use the National Network or Passport to access their emergency and urgent care benefits. Emergency and urgent care, post stabilization, and out-of-area renal dialysis never need prior authorization or referrals and can be accessed inside or outside the network/service area.</p>	
19. Are there any time limitations on how long a member can be outside their home service area and use National Network or Passport?	<p>No, there are no time limitations on a member's ability to visit participating National Network providers when outside their home service area. If a member is outside of the plan service area for more than 6 consecutive months, plan disenrollment may occur. (This is a CMS requirement.)</p>	<p>Yes, each Passport activation period lasts up to 9 consecutive months. Members must notify the plan when returning to the service area by calling Customer Service to deactivate the program. If a member does not deactivate the benefit and the 9-month period expires, plan disenrollment may occur. (This is a CMS requirement.)</p>

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20. How is this being communicated in the ANOCs for 2021?	<p><u>Plan with Passport in 2020 and National Network in 2021</u></p> <p>Members of plans that had Passport in 2020 and will now have access to the National Network in 2021 will see the following language in their ANOC:</p> <p>Passport 2020: Covered 2021: Not Covered.</p> <p>Your plan now includes the UnitedHealthcare® Medicare National Network. Whether you're at home or traveling, you'll continue having access to your in-network benefits when you see any doctor in this network (exclusions may apply). With the UnitedHealthcare Medicare National Network, there is no need to call Customer Service or fill out paperwork before seeing participating doctors.</p>	<p><u>Plan with Passport in 2020 and 2021</u></p> <p>Members of plans with Passport will see that Passport is covered in 2021. They will also see a list of all counties that have been added and deleted from the Passport service area for 2021.</p> <p><u>Plan with National Network in 2020 and Passport in 2021</u></p> <p>Members of the MN plans that had access to National Network in 2020 and will have the Passport benefit instead in 2021 will see the following language in their ANOC:</p> <p>Passport 2020: Not Covered.</p> <p>Your plan included the UnitedHealthcare® Medicare National Network.</p> <p>2021: Our UnitedHealth Passport® travel benefit is included in your plan. You can access all the benefits you enjoy at home when you travel to certain service areas in the United States.</p> <p>You must notify us in advance when you intend to be outside this plan's service area and you want to have coverage under the UnitedHealth Passport program.</p>