# **Frequently Asked Questions**

For health care professionals | Florida UHC Dual Complete FL-D003 (PPO D-SNP)

Effective Jan. 1, 2024



UnitedHealthcare offers a Medicare Advantage plan in your area known as UHC Dual Complete FL-D003 (PPO D-SNP), a Dual Special Needs Plan (D-SNP), for individuals who are eligible for both Medicaid and Medicare.

UnitedHealthcare of Florida manages the Medicare Advantage benefits and reimburses you according to your existing contracted rates. This plan may also include benefits normally managed by Medicaid. This will have an impact on reimbursement for defined members and/or services. Please make sure to always validate eligibility and benefits before providing service.

# **Eligibility and benefits**

# Q. Who is eligible to participate in the plan?

A. D-SNP eligible members can include low-income individuals ages 65 and older and people with disabilities who are younger than age 65. Individuals must qualify for Medicaid and Medicare separately. While most qualify for Medicare once they reach 65, some younger adults with disabilities also qualify.

# Q. How can I check member eligibility?

- **A.** Always verify eligibility before providing services to a plan member. You can check member eligibility and benefits by:
  - Using the Eligibility and Benefits tools on the UnitedHealthcare Provider Portal. To sign in, go to UHCprovider.com and click on the "Sign In" button in the top right corner. Then, click on Eligibility. If you haven't registered for the portal yet, go to UHCprovider.com/newuser. You can identify Partial members through the Eligibility and Benefits tools on the Provider Portal. Members classified as Partial will display as shown.
  - Calling Provider Services at **1-866-842-4968** or the number on the member's ID card
  - Asking for **all active** Health Insurance Cards at each visit including both primary and secondary **insurance** cards (Medicaid)

We've included an example of the member ID card to help you identify these members. Please always refer to the member's active ID card for current details.

# Q. Are referrals required for the plan?

**A.** For HMO, HMO/POS, LPPO, RPPO (open access) plans, referrals are not required if the member seeks in-network care from a specialist. As part of the plan benefit design, members can decide who they wish to visit for their care. Please check eligibility and benefits before providing services.

# **Key points**

UHC Dual Complete FL-D003 (PPO D-SNP) is a **Medicare Advantage** plan.

See service area county list located on last page.

HOME	ELIGIBILIT	Y & BENEFIT	S CLAIMS	REFERRALS	PRIOR AUTHORIZATIONS
Home 🕨					
	✓ Sut	oscriber Da	te of Birth:	Gender: Fen	nale Member ID Selected:
		Policy Se	lected: Tx UnitedHe	althcare Dual Comple	ite HMO Snp Partial 🔹 🥝 Active (01/01/2
Patient Dem	ographics F	olicies Ca	re Provider   Dedi	uctibles & Maximum	s Coverage Detailed Benefits
Network S	Status			View Benet	iits for
In-Netw	vork		~	🔘 Individu	al O Family
IJ	Unite	edHe	althcai	re	UCard <sup>®</sup>
IJ	Unite	edHe	althcai	re.	UCard
9			althcai	re <sup>.</sup>	UCard
MEI	MBER	<b>A SA</b> 34567	MPLE 89-00	re.	UCard
MEI	MBER	<b>A SA</b> 34567	MPLE 89-00	re.	UCard
MEI Memb Sampl RxBIN	MBER er ID 123 e Plan Na Rxf	A SA 34567 me with I	XMPLE 89-00 Dental xGRP	re:	UCard
MEI Memb Sampl RxBIN	MBER Her ID 123 He Plan Na	A SA 34567 me with I	MPLE 89-00 Dental	re:	UCard
MEI Memb Sampl RxBIN 9999 Group PCP: F	MBER ler ID 123 le Plan Na Rxf 99 99	A SA 34567 me with I PCN R 199 X XXXXX R	XMPLE 89-00 Dental xGRP		UCard

All member information in the sample is fictional for sample purposes.



### Q. What are the member advantages of the UHC Dual Complete FL-D003 (PPO D-SNP) plan?

A. Members can continue to access core Medicare benefits along with Part D (pharmacy) benefits and targeted clinical programs and services. Additionally, the plan offers supplemental benefits and services that are not typically available through Original Medicare or Medicaid at no extra cost. These may include:



Food, OTC and Utilities \$220 credit for food, OTC and utilities



Renew Active® Fitness Program Free gym membership



Routine vision benefits Eye exam and \$550 eyewear allowance



**Dental benefits** \$3,000 for covered comprehensive dental



**Routine transportation** 72 rides for doctor or pharmacy visits



**Routine hearing benefits** \$3,600 allowance for hearing aids

#### Q. How can a member enroll in a Dual Special Needs Plan?

A. Prospective members can explore their options by visiting UHCCommunityPlan.com/FL or speaking to a licensed sales agent. In addition to individuals enrolling during the Annual Enrollment Period, Oct. 15–Dec. 7, plan members may enroll, disenroll or switch plans once per calendar quarter during the first 9 months of the year by following the Centers for Medicare & Medicaid Services (CMS) regulatory requirements.

# Care provider reimbursement

#### Q. How will I be reimbursed for the UHC Dual Complete FL-D003 (PPO D-SNP) plan?

A. We will reimburse you according to your existing Medicare Advantage contracted rates, for eligible and covered services, up to the defined benefit value. If required, we will process necessary Medicare cost-share portions, payable by Medicaid, up to Medicaid allowable reimbursement rates. In addition, depending on the benefit, we may also be responsible for the management and payment of select Florida Medicaid benefits. Those Medicaid covered services will be reimbursed according to your existing Florida Medicaid contracted rates. This means UnitedHealthcare is crossing over and processing the eligible Medicaid-covered services according to the member's benefits. You will not be required to submit a secondary claim to the Medicaid payer in this situation. At times, you may receive 2 provider remittance advices (PRAs) for services covered by both Medicare and Medicaid.

Health care professionals may not attempt to collect additional reimbursement from D-SNP members whose Medicaid benefits cover all Medicare cost-sharing components. These members are not responsible for Medicare cost sharing under CMS regulations. Medicare cost sharing includes the deductibles, coinsurance and copays included as part of Medicare Advantage benefit plans.

#### Q. As a health care professional, do I need to be enrolled in Medicaid to receive the remaining reimbursement?

**A.** At a minimum, you are required to enroll or register with the state Medicaid plan for Medicare secondary cost-share billing purposes. Depending on the service and covered benefit level, many D-SNP health care professionals will be required to submit a secondary claim to Medicaid. If there is a deductible, copayment or coinsurance, that amount is the responsibility of the Medicaid payer to cover. This will depend on the member's Medicaid eligibility levels. This may require registering for a care provider Medicaid ID number for reimbursement. If you decide not to enroll or re-enroll with the state Medicaid program, you'll give up your ability to seek the secondary payer reimbursement for a dually eligible member.

# Health care professional resources

- To learn more about this new plan, visit UHCprovider.com/FL
- If you have questions, please call Provider Services at 1-866-842-4968 and select "Health Care Provider"
- Find further details around medical and reimbursement policies at UHCprovider.com/policies > Medicare Advantage Policies
- Find out more about doing business with us at UHCprovider.com/guides > Administrative Guide for Commercial, Medicare Advantage and D-SNP

# **Service area**

Effective Jan. 1, 2024, the service area includes Alachua, Baker, Bay, Bradford, Brevard, Calhoun, Citrus, Clay, Columbia, Dixie, Duval, Escambia, Flagler, Franklin, Gadsden, Gilchrist, Gulf, Hamilton, Hernando, Highlands, Hillsborough, Holmes, Indian River, Jackson, Jefferson, Lafayette, Lake, Leon, Levy, Liberty, Madison, Marion, Martin, Nassau, Okaloosa, Okeechobee, Orange, Osceola, Pasco, Pinellas, Polk, Putnam, St. Johns, St. Lucie, Santa Rosa, Seminole, Sumter, Suwannee, Taylor, Union, Volusia, Wakulla, Walton and Washington counties.



Sample member ID cards for illustration only; actual information varies depending on payer, plan and other requirements. Benefits and features vary by plan/area. Limitations and exclusions apply. For more information on benefits, go to UHCCommunityPlan.com/FL. Not for distribution to retirees or beneficiaries. PCA-3-22-04111-M&R-FAQ\_12082022 CST33016 HIDE\_H1889-002-001 © 2024 United HealthCare Services, Inc. All Rights Reserved.