

UnitedHealthcare Tiered Benefit Plans

Frequently Asked Questions

Overview

We're always looking for ways of working with care providers to help achieve the Triple Aim of improved quality, better health outcomes and better cost for our members.

That's why we offer tiered benefit plans. Members in tiered benefit plans may pay less when they choose to receive services from Tier 1/Preferred providers.

To help you find your Tier 1 status for tiered benefit plans, please read the following frequently asked questions. If you have questions, please contact your Network Management representative ([UHCprovider.com](https://www.uhcprovider.com) > Menu > Contact Us > [Health Plan Support by State](#)). Thank you.

Frequently Asked Questions

What's a tiered benefit plan?

Tiered benefits plans are traditional UnitedHealthcare plans that include additional features that can help both members and employers save money. Members on a tiered benefit plan may have a lower copay and coinsurance when they seek care from either a **Tier 1** provider or **Preferred Lab** facility.

When you know your tier status for a particular benefit plan, you'll know what cost share amount to collect from a member.

What are the different levels of care providers available to members in tiered benefit plans?

- A. **Physician Tiering** - Members may have up to three levels of care providers they can use in a tiered benefit plan when out-of-network coverage is included:
1. **Tier 1:** Members receive the highest level of benefits when using care providers in Tier 1.
 2. **Network:** Members receive in-network benefits for using participating network care providers.
 3. **Out-of-network:** Members (with benefit plans that provide out-of-network coverage) receive the lowest level of benefits for using out-of-network care providers.
- B. **Preferred Lab Tiering** - Members may have up to three levels of care providers they can use in a tiered benefit plan when out-of-network coverage is included:
1. **Preferred Lab:** Members receive the highest level of benefits when using a Preferred Lab.
 2. **Network:** Members receive in-network benefits for using participating network care

Key Points

Certain UnitedHealthcare commercial health benefit plans offer tiered benefits.

Tiered benefit plans offer a lower copay and coinsurance when members choose to receive services from Tier 1/Preferred providers.

You can verify your Tier 1 status for a particular health benefit plan online.

providers.

3. Out-of-network: Members (with benefit plans that provide out-of-network coverage) receive the lowest level of benefits for using out-of-network care providers.

Which UnitedHealthcare Commercial health benefit plans have tiered benefits?

The following UnitedHealthcare commercial products may feature tiered benefits. You can find more information on all of our tiered benefit plans at UHCprovider.com/tiered.

- UnitedHealthcare Choice and UnitedHealthcare Choice Plus
- UnitedHealthcare Charter, UnitedHealthcare Charter Plus and UnitedHealthcare Charter Balanced
- UnitedHealthcare Core and UnitedHealthcare Core Essential
- UnitedHealthcare EDGE®
- UnitedHealthcare Navigate®, UnitedHealthcare Navigate Plus® and UnitedHealthcare Navigate Balanced®
- UnitedHealthcare NexusACO® (only offered as a tiered benefit product)
- UnitedHealthcare Select and UnitedHealthcare Select Plus

UnitedHealthcare NexusACO

In the ACO's service area, accountable care organization (ACO) care providers and certain other local care providers have Tier 1 status. Outside of the ACO's service area, care providers with Tier 1 status may include UnitedHealth Premium Care Physicians and oncologists.

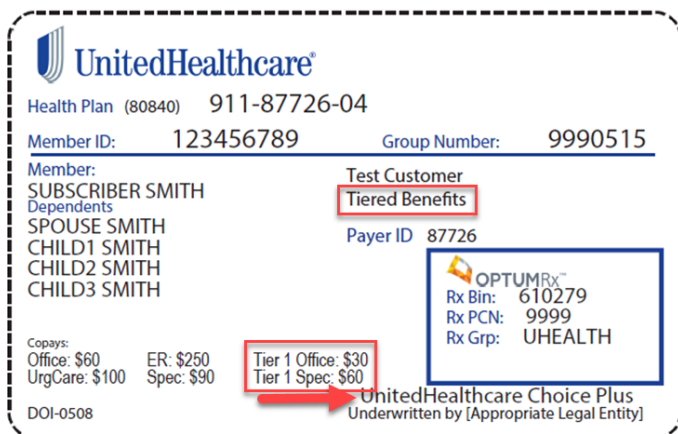
How can I tell if a member has tiered benefits?

You can verify a member's eligibility and see if the member has a tiered benefit plan by looking at their health plan ID card, going online, using the Electronic Data Interchange (EDI) or by calling us.

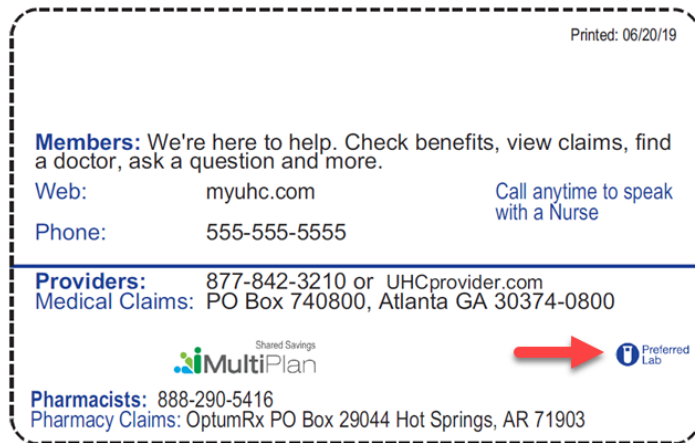
Member ID Card

"Tiered Benefits" will be listed on the front of the member's ID card. Be sure to take note of the member's plan name (e.g., UnitedHealthcare Choice, Navigate, NexusACO) because you'll need it later.

Members with provider tiered benefits will have the Tier 1 provider copays reflected on the front of the member ID card.



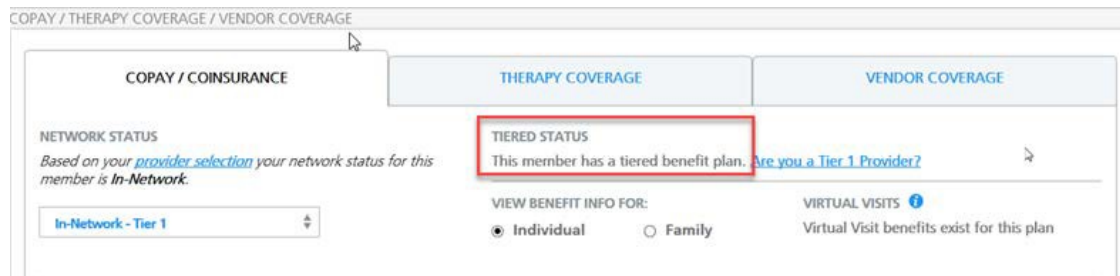
For members that have the Preferred Lab tiering benefit, this plan feature will be noted on the back of the member's card. Members with this benefit will have reduced cost share when lab services are delivered by one of the designed Preferred Lab facilities.



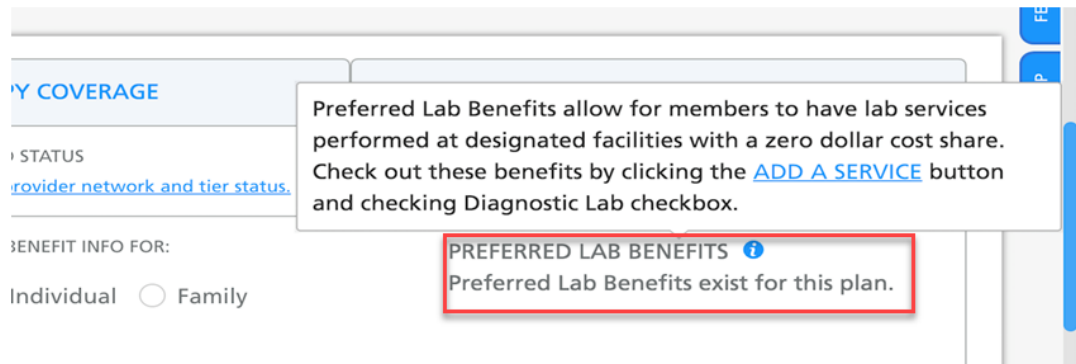
Check Eligibility Online (Link)

You can also verify a member's benefit plan using the EligibilityLink app in Link. To access EligibilityLink, sign in to Link by clicking on the Link button in the top right corner of UHCprovider.com.

For members on a plan that tiers on providers, EligibilityLink will reflect the below.



For members on a plan that tiers on Preferred Labs, EligibilityLink will reflect the below.



Check Eligibility Using EDI

When a member has a tiered benefit plan and it tiers on physicians, the following information will be returned on the 271 response.

```
FB*C*FAM*30***22*5000*****Y  
MSG*HIGHEST BENEFIT
```

When a member has a tiered benefit plan and it tiers on Preferred Labs, the following information will be returned on the 271 response.

```
EB*A*IND*5***27**0*****Y~  
MSG*HIGHEST BENEFIT PREFERRED LAB~
```

Check Eligibility Over the Phone

You can also call us at 877-842-3210 to verify a member's eligibility.

How to determine who is a Tier 1 Provider

Who is a Tier 1 provider?

Tier 1 care providers may include:

- UnitedHealth Premium® Care Physicians in certain markets where the UnitedHealth Premium program is available
- Oncologists
- Certain hospitals in specific geographic markets
- Care providers associated with ACOs in certain markets

Your tier status may vary based on the member's benefit plan and not all care provider types listed are Tier 1 for all tiered products. Tier 1 providers are identified in the health benefit plan's care provider directory.

How can I tell if I'm Tier 1 for a particular tiered benefit plan?

When you're checking on the member's eligibility using the EligibilityLink app, click on **Are you a Tier 1 Provider?** next to the member's Tiered Status.

The screenshot shows the 'TIERED STATUS' section of the app. It displays 'This member has a tiered benefit plan' followed by a red-bordered button labeled 'Are you a Tier 1 Provider?'. Below this, there are radio buttons for 'Individual' (selected) and 'Family', and a 'VIRTUAL VISITS' link with an information icon. A note at the bottom states 'Virtual visit benefits exist for this plan.'

Then, choose the member's benefit plan and select **Go To Provider Directory**. If the member's benefit plan isn't listed, call us at **877-842-3210** and we'll help you find your status.

Preferred Lab Network

To determine if you are a Tier 1 Provider for this member's tiered benefit plan:

1. SELECT THE CORRECT PLAN NAME.

To confirm the member's plan, check the member's ID card or view the Plan Description  e Insurance Information section.

- Choice/Choice Plus
- Navigate
- NexusACO

2. VIEW THE PROVIDER DIRECTORY.

[CLOSE](#) [GO TO PROVIDER DIRECTORY](#)



When you get to the care provider directory, search for your name. It'll show your tier status.

Care providers in Tier 1 will be indicated with the Tier 1 symbol:

Check Status Using EDI

You can use EDI 271 to get your network or Tier 1 status for a member's benefit plan. To help ensure you're getting the correct information, use the servicing provider's individual tax ID number in the request. You may see one of the following messages in the provider message section on the 271:

EB*1**30*C1*CHOICE PLUS~

MSG*PROVIDER IS TIER 1 FOR MEMBER~

OR

EB*1**30*C1*CHOICE PLUS~

MSG*PROVIDER IS IN NETWORK FOR MEMBER~

For Preferred Lab, the below message will appear if the facility is a Preferred Lab.

MSG* PROVIDER IS PREFERRED LAB FOR MEMBER~

Check Status Over the Phone

You can also call us at **877-842-3210** to verify your tier status for a particular benefit plan.

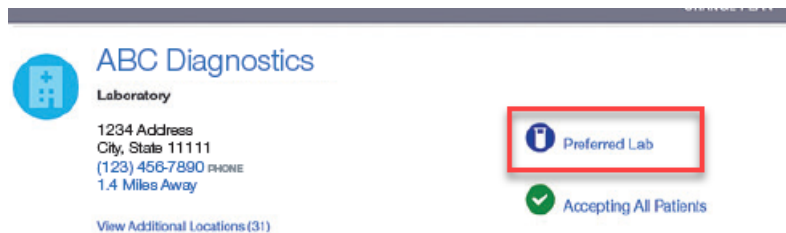
What is a Preferred Lab?

Preferred Lab Network

The Preferred Lab Network program consists of national labs that have been evaluated for quality, cost efficiency and member access. A member with Preferred Lab tiering may receive labs services at a reduced cost when the services are delivered at one of the Preferred lab facilities.

To learn more about the Preferred Lab Network and who is included, go to UHCprovider.com [Preferred Lab Network](#).

Preferred Lab facilities are identified in the health benefit plan's care provider directory.



If I'm a Tier 1 provider for one UnitedHealthcare tiered health benefit plan, am I a Tier 1 provider for all UnitedHealthcare tiered health benefit plans?

No. Not all health benefit plans use tiers of care providers. And the requirements for being Tier 1 in a tiered benefit plan can vary. If you're a Tier 1 provider in health benefit plan A, it's possible that the requirements for being a Tier 1 provider in health benefit plan B are different.

How does UnitedHealthcare determine a care provider's Tier 1 status?

Being a Tier 1 provider depends on the benefit plan's criteria. The plan may require that Tier 1 providers are UnitedHealth Premium Care Physicians or belong to an ACO (for NexusACO). You can contact your Network Management representative (UHCprovider.com > Menu > Contact Us > [Health Plan Support by State](#)) for more information about requirements in your area.

UnitedHealth Premium

In many tiered plans, UnitedHealth Premium Care Physicians are Tier 1. You can get UnitedHealth Premium Care Physician designation by meeting certain quality and cost efficiency criteria. Please go to [UnitedHealth Premium](#) to learn more about the program and criteria. Not all products have tiered benefits for all eligible Premium designated specialties.

UnitedHealthcare NexusACO

In many markets, NexusACO tiers are based on a specific ACO. If your practice is located outside of an ACO service area, and you are a UnitedHealth Premium Care Physician, you may have Tier 1 status for NexusACO plans.

How often does UnitedHealthcare update a care provider's Tier 1 status?

Typically, Tier 1 status is updated annually.

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