UnitedHealthcare Tiered Benefit Plans
Frequently Asked Questions

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

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 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 > Menu > Contact Us > Health Plan Support By State). Thank you.

Frequently Asked Questions and Answers

Tiered Benefit Plans and Member Eligibility

Q1. What’s a tiered benefit plan?
   A. Tiered benefits plans are traditional UnitedHealthcare plans that include additional features that can help both members and employers save money. By seeking care from providers who are Tier 1 for their benefit plan, members may have a lower copay and coinsurance.

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

Q2. What are the different levels of care providers available to members in tiered benefit plans?
   A. 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.

Q3. Which UnitedHealthcare Commercial health benefit plans have tiered benefits?
   A. 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 Options PPO
• 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.

**Q4. How can I tell if a member has tiered benefits?**
A. You can verify a member’s eligibility and see if the member’s benefit plan has tiers by looking at their health plan ID card, going online, using the Electronic Data Interchange (EDI), or by calling us.

**Member ID Card**
“UnitedHealth Premium” or “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.

![Member ID Card Image]

**Check Eligibility Online**
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.

![Check Eligibility Online Image]

**Check Eligibility Using EDI**
Through EDI, a message noting **MSG*HIGHEST BENEFIT** will be returned by EDI 271 in the member’s benefit transactions. If this message appears, the member has a tiered benefit plan.

![Check Eligibility Using EDI Image]

**Check Eligibility Over the Phone**
You can also call us at 877-842-3210 to verify a member’s eligibility.
**Tier 1 Providers**

**Q5. Who is a Tier 1 provider?**  
A. 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.

**Q6. How can I tell if I'm Tier 1 for a particular tiered benefit plan?**  
A. 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.

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.

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 located in the Insurance Information section.  
   - Choice/Choice Plus  
   - Navigate  
   - NexusACO

2. VIEW THE 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 the messages in the provider message section on the 271:

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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~
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Check Status Over the Phone
You can also call us at 877-842-3210 to verify your tier status for a particular benefit plan

Q7. 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?
A. 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.

Q8. How does UnitedHealthcare determine a care provider’s Tier 1 status?
A. Being a Tier 1 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.

Q9. How often does UnitedHealthcare update a care provider’s Tier 1 status?
A. Typically, Tier 1 status is updated each year. However, care providers may have their Tier 1 status updated at any time based on the benefit plan’s requirements.