Overview
Each year, we evaluate the locations of our UnitedHealthcare Medicare Advantage plan offerings and decide if we need to make changes to the plans. These changes can include reducing service areas, terminating plans or not renewing contracts. The following information answers questions about potential changes for 2020, and can help you answer questions for your patients who are UnitedHealthcare Medicare Advantage plan members.

Frequently Asked Questions

What’s happening with UnitedHealthcare Medicare Advantage plans in 2020?
Effective Jan. 1, 2020, we’ll reduce some UnitedHealthcare Medicare Advantage plan service areas or discontinue plans. These changes affect only a small portion of the overall UnitedHealthcare Medicare Advantage membership. Your patients who are affected by either of these scenarios will need to choose another plan or return to Original Medicare.

What does UnitedHealthcare mean by “service area reduction, plan termination or contract non-renewal”?
A service area reduction means the removal of one or more counties from a service area for a specific UnitedHealthcare Medicare Advantage contract for the upcoming year.

A plan termination means a specific UnitedHealthcare Medicare Advantage benefit plan in a given county, market, state or region for the upcoming contract year is discontinued from the contract. Other benefit plans under the contract may still remain active.

A contract non-renewal means an entire UnitedHealthcare Medicare Advantage contract isn’t renewed and is allowed to end, affecting all benefit plan options and service areas included in that contract.

Key Points
- In 2020, we’ll reduce some UnitedHealthcare Medicare Advantage plan service areas or discontinue plans.
- The affected plans include certain AARP® MedicareComplete®, UnitedHealthcare MedicareDirect and other UnitedHealthcare Medicare Advantage plans in multiple states.
- We’ll send notices to affected members with information about other plans available in 2020 in their service area.
- In most cases, we won’t need to modify Participation Agreements as a result of these changes.
Medicare Advantage Plan Changes in 2020

Which UnitedHealthcare Medicare Advantage plans are affected by the service area reductions, plan terminations or contract non-renewals?
The affected UnitedHealthcare Medicare Advantage plans include certain AARP MedicareComplete, UnitedHealthcare MedicareDirect and other UnitedHealthcare Medicare Advantage plans in multiple states. Service area changes will vary by plan, state and county.

How will UnitedHealthcare notify members about the changes?
We’ll send non-renewal notices to affected members by Oct. 2, 2019, informing them that their plan won’t be offered in their county for the coming year.

The non-renewal notice will include information regarding the special election period for member eligibility for 2020 benefit coverage. It’ll also include options available to the member, including other Medicare Advantage plans, Medicare Supplement insurance coverage and/or Medicare Part D coverage, as applicable.

We’ll also call members who are affected to notify them of their choices if another UnitedHealthcare Medicare Advantage plan option is available in their service area.

Because of these changes, we believe it’s best if members receive this information from us first. That way we can help ensure transitional care and next steps. Please don’t disclose any information regarding service area reductions or non-renewals to your patients who are UnitedHealthcare members.

How will I know if I’m affected by these changes?
We’ll contact network care providers and facilities with more details if they’re affected by these changes. Depending on the market, we may not offer some plans, we may offer new plans or some plan options may be limited in 2020.

Your Participation Agreement

If I’m a participating care provider with UnitedHealthcare Medicare Advantage plans, will these changes affect my Participation Agreement?
In most cases, we won’t need to make changes to Participation Agreements as a result of service area reductions, plan terminations or contract non-renewals. We’re still offering a network-based UnitedHealthcare Medicare Advantage plan in many areas, including Special Needs Plans, so your Agreement would still be applicable.
Resources for Your Patients

If one of my patients doesn’t enroll in a new UnitedHealthcare Medicare Advantage plan for 2020, what will happen and what should they do?

If an affected member hasn’t enrolled in a new UnitedHealthcare Medicare Advantage plan by Dec. 31, 2019, their coverage with UnitedHealthcare will end. Depending on what action the member has taken, they may be enrolled in a different organization’s Medicare Advantage plan or be returned to Original Medicare on Jan. 1, 2020.

If their previous plan included prescription drug coverage, they’ll also lose those Part D benefits in 2020. Those members who haven’t selected a new Medicare Advantage plan will still have a special election period (where available) and may enroll in another Medicare Advantage option until Feb. 29, 2020.

We’ll send non-renewal notices to affected members by Oct. 2, 2019, informing them that their plan won’t be offered in their county for the coming year. Please encourage your patient to read the UnitedHealthcare non-renewal notice materials for their special election period eligibility and information on other options available in 2020 in their service area.

Where can UnitedHealthcare Medicare Advantage members get more information on or after Oct. 2, 2019?

Members are encouraged to:
- Call the Customer Service number on the back of their member ID card for questions
- Go to Medicare.gov for information about health plan availability

We’re Here to Help

Who do I contact if I have questions?
If you have questions, please contact your local Network Account Manager, Physician Advocate or Provider Advocate. If you don’t know who your representatives are, you can find this information at UHCprovider.com > Menu > Contact Us > Find a Network Contact > Select the appropriate state.