

# Accumulator Adjustment Medical Benefit protocol

## Frequently Asked Questions

### Overview

Our Accumulator Adjustment Medical Benefit protocol will apply to UnitedHealthcare commercial members, effective Jan. 1, 2021.

If you're a participating care provider, this protocol requires you to inform UnitedHealthcare when a member is using a drug manufacturer coupon (or coupon program) for a specialty drug covered by their UnitedHealthcare commercial medical benefit.

This protocol and our collection of the member's coupon use doesn't change the reimbursement amount owed to a care provider or the total amount owed as part of the member's responsibility.

#### **We're here to help**

If you have questions, please contact your network representative.

### Frequently Asked Questions

#### **Why did UnitedHealthcare make this change?**

Members may use manufacturer coupons or copay assistance programs to help pay their medical benefit out-of-pocket costs for certain specialty medications. Eligibility to use coupons is set by the drug manufacturer and using the coupon has no effect on the member's health plan coverage.

These drugs tend to be subject to a high copay/cost share and the coupon may pay for part (or all) of the member's financial responsibility on a claim. However, if the portion paid by the coupon isn't recorded, the member's deductible or annual out-of-pocket payments won't accurately reflect the amount paid by the member.

For your records and the member's records, we want to help ensure the member payment amounts are correct and up to date.

#### **How will a care provider know a medication is eligible for a coupon?**

Starting Jan. 1, 2021, you'll see coupon-eligible medications specifically noted on the explanation of benefits (EOB) or provider remittance advice (PRA) after the initial claim is processed. Instructions on how to submit the coupon information to us, using the online tools at [UHCprovider.com](https://UHCprovider.com), will also be on the PRA. More information will be in the [Accumulator Adjustment Medical Benefit protocol](#).

#### **If a member uses a coupon, will that affect the care provider's reimbursement?**

No. The care provider's total reimbursement isn't affected by a coupon. The drug manufacturer is paying the provider all or a portion of what the member owes the care provider. The care provider will bill the member if the coupon doesn't cover all of the member's responsibility.

## **Will UnitedHealthcare identify drugs eligible for coupons?**

Yes. We'll use publicly available market information to identify specialty medications by National Drug Code (NDC) numbers that have active coupons available from the manufacturer. We won't be able to determine a member's eligibility to use a coupon, only that one may be available for a given medication.

## **What's a coupon?**

Drug manufacturers may offer coupon programs to pay a certain amount towards a patient's out-of-pocket costs when the patient receives or is prescribed a medication from that manufacturer. Eligibility to use coupons is set by the drug manufacturer.

In most cases, the drug manufacturer will require that you submit the initial claim explanation of benefits (EOB) to them, so they can verify what the member owes on the claim. Usually, the manufacturer reimburses you the amount of the coupon, when that amount is less than what the member owes.

Some manufacturers may use other names for their programs – when we say coupon or copay card, we mean any copay assistance program available to the commercially insured members designed to help offset part or all of what the patient would normally owe as their cost-share for a covered medication.

## **What do I need to know about the coupon when entering information about a coupon?**

If a coupon was redeemed, you'll need to enter the coupon reimbursement amount and the remaining member cost share, if the member was billed. The coupon information should be entered within 45 days of when you receive payment from the drug manufacturer.

## **Will the member be alerted when a claim is processed for a coupon-eligible medication?**

Yes. The member's EOB will include a message to let them know that there is a coupon available for their medication, and if they use the coupon, it could affect the "you may owe" amounts. Coupon use may also affect what's been paid toward their annual deductible and out-of-pocket maximum.

## **If the member doesn't use a coupon, do I have to submit any information to UnitedHealthcare?**

Yes. Even if a coupon isn't redeemed, when the claim EOB or PRA shows that a medication is eligible for a coupon, the care provider who submitted the original claim should submit the coupon and member payment information online. They should submit the coupon value as \$0.

## **If the drug manufacturer doesn't accept the coupon or determines the member isn't eligible to use the coupon, do I have to submit any information to UnitedHealthcare?**

Yes. Even if the manufacturer wouldn't redeem the coupon – for instance, if the member didn't qualify for the coupon program, if the coupon was expired or the member had already used up their maximum coupon amount – the care provider who submitted the original claim is expected to sign into the online claims portal and enter a coupon value of \$0 and the applicable member cost share, so we know the coupon wasn't used.

## Does it matter how claims are submitted?

No. However, the coupon information can only be submitted online through the tools available at [UHCprovider.com](https://UHCprovider.com). More information will be in the [Accumulator Adjustment Medical Benefit protocol](#).

## If a medication is eligible for a coupon, does the member have to use a coupon to help pay their cost share?

No. Eligibility for coupon programs is set by the drug manufacturers and the member can decide to use the coupon if eligible. If they do not have a coupon, the member may choose to enroll into the manufacturer's copay assistance program.

## Will a coupon always pay the same amount to a care provider?

No. If a member meets their annual deductible, the cost-share amount that they owe may change. Their new responsibility amount would show on the claim PRA and the coupon would only pay up to the member's financial responsibility. If a member meets their annual out-of-pocket maximum, any claims processed after that would show no member financial responsibility for covered services and the coupon would pay nothing. In this case, the claim would not be flagged as eligible for coupon use.

## Does coupon use affect the need for prior authorization?

No. If a medication requires prior authorization, it will continue to require prior authorization. If a medication doesn't require prior authorization, the use of a coupon won't change that. However, if a required prior authorization is missing, that service might not be covered, and coupons can only be used for covered services on paid claims.

## How will I update the claim with the coupon information?

You can sign into claimsLink and find coupon-eligible claims two ways:

- Search for the claim ID.
- Click on the Pharmacy Coupon tab which shows all of your coupon-eligible claims.

Then, you'll be able to enter the specific coupon information.

- Enter the coupon amount and the member cost-share amount, if billing the member.
- Click Submit.

## Can I include coupon information in the initial claim submission?

No. You usually need to send to the drug manufacturer a copy of the initial claim EOB or PRA showing the member responsibility amount. The manufacturer will decide if the coupon can be used for the member at that time and the amount the coupon will pay. We wouldn't want to update the member's payment record if the member isn't eligible to use the coupon or isn't eligible to use the full coupon amount.

## How will I know the coupon information they submit has been applied to the claim?

We'll send you a new PRA showing an adjustment to the member's responsibility on a claim. The remark code will let you know the reason for the adjustment is due to a coupon. You'll also get an 835 remit file noting the adjustment is due to a coupon and the remark code will also show the coupon value.

## Where can I get a copy of the protocol?

You can find the protocol at [UHCprovider.com/policies](https://UHCprovider.com/policies) > Protocols > Accumulator Adjustment Medical Benefit.