

# UnitedHealthcare Navigate® Products Frequently Asked Questions.

Navigate, UnitedHealthcare Navigate Balanced® and UnitedHealthcare Navigate Plus® are plan designs with their own national network that require the selection of a primary care physician to help simplify and coordinate care.

By actively promoting quality care and guiding employees to use health care more efficiently, the primary care physician (PCP) can help save both time and money. The PCP will provide routine care, such as annual well visits and preventive care, treatment for minor injuries and short-term illnesses, and make electronic referrals to network specialists.

	Navigate	Navigate Balanced	Navigate Plus
PCP	Member must choose a PCP.	Member must choose a PCP.	Member must choose a PCP.
Network referrals	Highest coverage for using a network provider with a referral from the PCP.	Highest coverage for using a network provider with a referral from the PCP.	Highest coverage for using a network provider with a referral from the PCP.
No referral	<b>No coverage without an electronic referral from the PCP.</b>	<b>Lower network coverage without an electronic referral from the PCP.</b>	<b>Lower network coverage without an electronic referral from the PCP.</b>
Out-of-network coverage (except for emergency health services)	No out-of-network coverage.	No out-of-network coverage.	<b>Lowest out-of-network coverage.</b>

Navigate products can include options for employees to lower their costs further by using high-value Tier 1 physicians and/or freestanding facilities with a referral.

## How is Navigate different from other products?

Navigate focuses on primary care as the key to promoting better health and lower costs. Members must select a PCP who will manage and coordinate their care, and make referrals to network specialists.

## What is the network like?

Navigate offers a national network of PCPs, specialists and health care practitioners. Navigate can only be sold to employees who live in a state where that product is sold.

## How does Navigate deliver savings?

Its focus is on primary care, referral management and prior authorization for medical necessity to encourage more efficient use of specialty care. Additionally, a PCP who has a consistent relationship and knows the employee's medical history can best make referrals to other network physicians or specialists when additional care is needed.



# Primary Care Physician.

## What is the role of the PCP?

PCPs play a key role in helping manage their patients' overall health care and in actively managing referrals to specialists. Since the PCP is your employees' first and foremost source of care and will understand their health needs thoroughly, they can best make referrals to other network physicians or specialists when additional care is needed.

## What types of physicians can be selected as PCPs?

Primary care physicians can be general practitioners, family practitioners, internists or pediatricians.

## How do members choose a PCP?



Each member must select a PCP upon enrollment. One PCP can be selected for the entire family, or each covered family member may select his or her own PCP.



Employees and all dependents (spouse and children) must select a PCP in the market in which the employee (subscriber) lives; this includes dependents who are living out of state. PCPs may refer members to any provider in the national Navigate network, if needed.



To find a network PCP, members go to [myuhc.com](http://myuhc.com)<sup>®</sup>, click on "Find a Doctor" and search by specialty, location, gender or languages spoken. Additionally, members can call the number listed on their health plan ID card.



The PCP's name and phone number will also be listed on the member's health plan ID card.

## Can members change their PCP?

PCP changes can be made once a month and are effective the first of the following month. Change requests can be submitted on or before the 31st of the month. Changes can be made by calling the number on the back of the ID card or by logging on to [myuhc.com](http://myuhc.com).

New health plan ID cards will be issued whenever members change their PCP.



# Member Experience.

## Whom do my employees call if they have questions?

If your employees don't have access to the internet, need translation services or need to speak to a UnitedHealthcare representative, they can call the toll-free phone number on their health plan ID card.

## What other member resources and tools are included with Navigate?



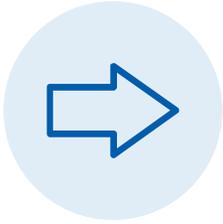
[myuhc.com](http://myuhc.com) is a member website that provides access to benefit information, tools and programs to help members keep their health on track.



NurseLine and Care24<sup>®</sup> put members in touch with licensed professionals over the phone, 24 hours a day, 7 days a week.

## Is this an easy plan for my employees?

Members will likely find that working closely with their PCP for their health care needs will simplify their health care experience.



## Referrals.

### How does the referral process work?

Members must get electronic referrals from their PCP before they see any other network physician or specialist. Their PCP submits referrals to UnitedHealthcare electronically. Referrals are effective immediately and can be viewed by the member on [myuhc.com](https://myuhc.com) within 48 hours.

### What if a member doesn't get a referral before seeing a network physician or specialist?

Members enrolled in Navigate will have no coverage if they see a network specialist before getting a referral. Members with Navigate Balanced and Navigate Plus products may see a network specialist without an electronic referral. Their level of network coverage will be lower without a PCP referral.

### Are there any specialty physicians a member can see without a referral from their PCP?

Members do not need a referral for a Virtual Visit, to see Navigate network OB/GYNs, network mental health and substance use disorder clinicians, and network providers for routine refractive eye exams. Direct access to other network specialists will be allowed as required by individual state regulations.

### Can members use a Navigate network convenience care clinic, urgent care clinic or designated Virtual Visit provider without a referral from their PCP?

Yes. Members can utilize any Navigate network urgent care, convenience care clinic or designated Virtual Visit provider without a referral from their PCP.

### Can a specialist refer to another specialist?

No, specialists may not refer to other specialists. Only the member's PCP can issue an electronic referral for the member to see another specialist in the network.



## Prior Authorization.

Certain services and procedures require prior authorization by UnitedHealthcare for medical necessity. If a member is receiving care from a network physician, that physician is responsible for obtaining the prior authorization.

If a Navigate Plus member sees an out-of-network physician, the member is responsible for obtaining the **prior authorization**. Members can find the procedures and services that require prior authorization in their *Schedule of Benefits* and other plan documents.

If UnitedHealthcare decides the procedure or service is not medically necessary, the request for authorization will be denied. UnitedHealthcare will notify both the physician and the member of the decision. If the member decides to have the service or procedure, even though it has not been authorized, the member will have to pay the charges.



For more information, call your UnitedHealthcare representative today.



The UnitedHealth Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com®. You should always visit myuhc.com for the most current information. **Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician.** Please visit myuhc.com for detailed program information and methodologies.

NurseLine is for informational purposes only. Nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. NurseLine services are not an insurance program and may be discontinued at any time.

The Care24® Program integrates elements of traditional employee assistance and work-life programs with health information lines for a comprehensive set of resources. It is not a substitute for a doctor's or professional's care. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action with UnitedHealthcare, or its affiliates, or any entity through which the caller is receiving UnitedHealthcare, or its affiliates, services directly or indirectly (e.g., employer or health plan). The Care24Program and its components may not be available in all states or for all group sizes and are subject to change. Coverage exclusions and limitations may apply.

Virtual Visits are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations. Payment for Virtual Visit services does not cover pharmacy charges; members must pay for prescriptions (if any) separately.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through a UnitedHealthcare company.

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