

Here's a helpful overview and answers to frequently asked questions.

An overview of the UnitedHealthcare NexusACO health plan.

Accountable Care Organizations (ACOs) are groups of doctors, hospitals and other health care providers who come together voluntarily to provide coordinated quality care to the patients they serve. UnitedHealthcare NexusACO® is an ACO-focused health plan that builds on the strength of our existing ACO alliances and our national network, to achieve improved quality, better health outcomes and better costs for your employees.

A framework connecting members.

More than ever, members realize they play an important role in getting the health care they need. But it can be intimidating to make the right choices, which can lead to disjointed, inefficient care. NexusACO provides a framework to support and guide members in achieving better health care outcomes for less cost.

The key to this framework is connecting members with a primary care physician (PCP) who can recommend and guide the member's health care from clinical specialists to wellness programs. This connection—this nexus—is the vital link to help deliver better outcomes and efficiencies. The result is increased costs savings and greater member satisfaction.¹

NexusACO provider network.

To build the NexusACO provider network, UnitedHealthcare collaborated with select ACOs across the country dedicated to offering higher quality care at lower costs. These providers are featured at the highest benefit level (Tier 1) in the NexusACO network. In markets where ACOs are not yet featured, the NexusACO Tier 1 network includes designated UnitedHealth Premium Care Physicians, and specialists like network oncologists needed to meet our standards for network adequacy. The UnitedHealth Premium® program is one of the longest running physician quality and cost efficiency designation programs in the industry. Members receive the highest benefits on NexusACO plans by visiting network providers and health care professionals in Tier 1. This Tier 1 network empowers the member with ACO affiliated physicians and Premium Care Physicians who practice evidence-based medicine, follow medical society and national industry standards, and are less likely to have complications and repeat procedures.² Members also have access to a broad national network of providers, but they may pay more out-of-pocket costs when they go outside of Tier 1.

NexusACO offers multiple product lines to meet employer needs, including PCP-centered plans with referral requirements, as well as non-referral open access plan options.

Our NexusACO benefit plan promotes:

Lower costs. NexusACO incentivizes your employees to choose ACO Tier 1 care providers through cost-savings opportunities. Proof point: One recent NexusACO client case study showed reduction of over 16%³ in medical cost trend saving over \$35M, where \$16M of the savings was attributed to NexusACO.¹

Coordinated care. NexusACO plan participants will select a PCP who will help them navigate the health care system, including getting care from specialists, hospitals and other care providers. Choosing a doctor is one of the most important health decisions your employees will make. Poor-quality care can lead to higher complication and surgical repeat rates, unnecessary hospitalizations and longer hospital stays. Proof point: One NexusACO customer has seen 3% reductions in inpatient admissions and 9% fewer emergency room visits.²

Better health outcomes. ACO Tier 1 physicians are more likely to follow evidence-based guidelines, which are tested methods of medical care identified by the clinical community as best practices. These guidelines help promote better health outcomes by increasing the use of the best practices while reducing variation and unnecessary care. ACO Tier 1 care providers also proactively engage their patients and at-risk individuals to help them receive timely, appropriate health screenings, and help them manage chronic diseases like diabetes, heart disease and arthritis. Proof point: Another NexusACO customer has seen Tier 1 ACO providers have higher compliance rates compared to Tier 2 providers across well-care visits (+17.45%), breast cancer screening (+7.40%), prenatal/postpartum care (+10.58%) and colorectal screening rates (+7.09%).²

Plans offered.

UnitedHealthcare NexusACO “R” plans — Referral Required

- NexusACO Referral (R) plans offer network-only coverage and referrals are required when the PCP refers a member to a network specialist. Your employees won’t have coverage for services received without a referral or for services from an out-of-network care provider.
- NexusACO Referral Balanced (RB) plans offer network coverage when the PCP refers a member to a network specialist, and there may be a greater out-of-pocket cost to the member when there is no referral. There’s no coverage for care from an out-of-network care provider.
- NexusACO Referral Plus (RP) plans offer network coverage when the PCP refers a member to a network specialist. If a member sees a specialist without a referral, or gets care from an out-of-network specialist, they may have a greater out-of-pocket cost.

UnitedHealthcare NexusACO “OA” plans — Open Access

- NexusACO Open Access (OA) plans offer network-only coverage for care providers.
- NexusACO Open Access Plus (OAP) plans offer both network and out-of-network coverage.

	Coverage Type	Referral Requirement
NexusACO R	Network Only	Yes. No benefit coverage without a referral from assigned PCP.
NexusACO RB	Network Only	Lower network benefits apply when a network specialist is accessed without a referral from the member’s PCP.
NexusACO RP	Network and Out of-Network Coverage	Lower network benefits apply when a network physician/specialist is accessed without a referral from the member’s PCP. Out-of-network benefits have the lowest benefit coverage level.
NexusACO OA	Network Only	No
NexusACO OAP	Network and Out of-Network Coverage	No

Answers to frequently asked questions.

Value

Q. How are we delivering value in the NexusACO product?

- A. ACOs have agreed to collaborate more closely with UnitedHealthcare to help improve the health of your employees. We expect to deliver up to 15%⁴ savings by:
- Measuring and compensating ACOs for their achievement of quality outcomes and more proactive clinical management of their patient population.²
 - Increased clinical collaboration, resulting in improved efficiencies from a PCP managing/coordinating all aspects of a member's health care with specialists, nurses, hospitals and the rest of the health care team.
 - Access to both the ACOs and UnitedHealthcare's clinical support programs.
 - Closer monitoring and reporting of employee population health status.
 - Benefit designs that incent your employees to use ACO providers and Premium Care Physicians through significant cost-share differentials between Tier 1 and network providers.
 - Designation of a PCP to coordinate all of the care delivered to all NexusACO members.

Provider Network

Q. How does UnitedHealthcare define an ACO?

- A. UnitedHealthcare ACO definition: ACOs are clinically integrated, coordinated health care organizations that accept responsibility for managing and improving the health of a defined population in addition to reducing the total costs of health care services.

Q. Who is part of the NexusACO Tier 1 Network and how do we determine if an ACO is high-performing?

- A. Both ACO providers and/or Premium Care Physicians are part of our Tier 1 network. ACO providers are physicians who are affiliated with one of the NexusACO high-performing ACOs that we share an extensive suite of data with to coordinate care. The ACO providers within the NexusACO Tier 1 network have demonstrated that they have met or exceed the methodology for Premium designation status.² Premium providers are included as a Tier 1 provider outside the ACO service areas and inside selected ACO service areas as required.

Q. What kind of data and support does UnitedHealthcare provide to ACO physicians to help them be successful in delivering high-quality and cost-efficient care?

- A. We share an extensive suite of data and reports that inform the ACOs and their physicians about performance against relevant quality and efficiency measures. This data is provided continuously on a daily/weekly/monthly/quarterly basis. We will also be providing the ACOs with member rosters that show which members have selected an ACO PCP to enable them to reach out to their patients to encourage them to come in for a preventive care visit.

Bottom line: We are changing how we pay providers so they are directly incented to improve their performance related to specific quality and efficiency measures by offering shared saving payments to ACOs that achieve targeted levels of improvement.

Additionally, prospective ACOs are evaluated with an ACO Assessment tool that measures a myriad of criteria. It includes: proven experience, physician leadership, IT infrastructure, clinical integration and what care management and outreach programs are in place, which helps provide a track record of delivering quality care while reducing costs.

ACOs in the NexusACO Tier 1 network are those that have met total cost of care targets and have met industry-standard quality criteria.

Q. Other than requiring members to select a PCP and recommending no out-of-network (OON) coverage, what else is different between the NexusACO product and the existing Tiered Benefit products?

- A. ACO providers have a significant financial incentive to improve quality and reduce costs; Premium physicians do not have access to these incentives. Also, the benefit differentials will be more aggressive with NexusACO than they are with Premium Tiered Benefit plans.

PCP Selection

Q. Who can members select as a PCP?

A. Members can choose a family practitioner, internist, pediatrician or general medicine physician in the NexusACO network. PCPs provide preventive care, treat chronic conditions, manage medications and connect members with a specialist, if needed.

Q. For the NexusACO plan where a referral is required, members need to select a PCP. If they do not receive an electronic referral from that PCP to access other services, will the member have coverage? What about urgent care or emergencies?

A. This will depend upon the plan design. See referral plan types outlined on Page 2. Note that emergent and urgent care do not require a referral.

- NexusACO Referral Required (R) offers network-only coverage, except for emergency services. There is no coverage if a network provider is accessed without a referral from the member's assigned PCP.
- NexusACO Referral Balanced (RB) offers network-only coverage, except for emergency services. The richest network benefits for specialist services are available with a referral from the member's PCP. Lower network benefits apply when a network specialist is accessed without a referral from the member's PCP.
- NexusACO Referral Plus (RP) offers both network and out-of-network coverage. Lower network benefits apply when a network physician/specialist is accessed without a referral from the member's PCP. Out-of-network benefits have the lowest benefit coverage level.

Q. Why do NexusACO members have to choose a PCP?

A. Today, many individuals must manage a lot of their own health care decisions. By choosing a PCP to lead their health care team, members now have a single point of contact that will help manage their care and create efficiencies across all aspects of the health care delivery system.

When your employees choose a PCP to play this important role, they will have:

- Access to physicians and specialists who have been selected by UnitedHealthcare for their adherence to quality, patient satisfaction and cost-efficiency standards.
- PCP oversight on all aspects of their health care proactively helping them to maintain or improve their total health.
- Coordination of the employee's care with specialists, nurses, hospitals and the rest of the health care team.

Q. Why are we requiring the selection of a PCP, even in an open access model?

A. It's simple — our claims analyses show that medical costs are lower when members engage with a PCP. Based on an analytics exercise performed by our UnitedHealthcare actuary partners, we have established a strong correlation between members with PCPs and reduced medical costs.⁵ Helping our members to live healthier lives begins with connecting them to the right care coordinator, and we can do this through a requirement to select a PCP.

Q. What do I (as an employer), need to do to prepare for the PCP selection process during open enrollment?

A. Your UnitedHealthcare Account team will work closely with you to ensure that you, and/or your third-party eligibility vendor have the information needed to facilitate the PCP selection process during an open enrollment. We recommend an active enrollment process for your members and are here to help guide and support you during that important time of year when your employees are making benefit and provider choices.

Q. Are there special accommodations for a dependent living in another state or market than the member? (A student away at school, for example.)

A. A dependent who is living away from the enrolled member's home should select a PCP in a state or continuous market near the member's permanent address. However, if a dependent wishes to select a primary physician in the state where they are living, the employer should submit the dependent's permanent address to UnitedHealthcare in order to enable that option for the member. Dependents may call customer service in the event they are unable to send an alternative address to UnitedHealthcare.

Q. What if a dependent living away from home is enrolled in a NexusACO plan that requires referrals—and they need medical care?

A. If a dependent has a medical emergency, they will be covered for emergency care received in any hospital emergency room facility. If he or she requires non-emergency medical attention, they can seek care through any NexusACO R/RB/RP network urgent care or convenience care clinic (without a referral from their PCP). The member can also get a referral from their PCP to see a specialist or other network provider in the network service area where they are attending school.

Q. Can dependents choose different PCPs?

A. Yes, each family member may select their own unique PCP. Each member will be issued their own health plan ID card, which includes their PCP's name.

Q. Do you expect there to be a shortage of PCPs in the ACO areas?

A. No. The ACOs who participate in NexusACO are also required to keep an adequate portion of their PCP practices open to new members.

Benefits

Q. What types of benefit plans are included in UnitedHealthcare NexusACO?

A. Employers have a choice of how much oversight the PCP should have.

UnitedHealthcare NexusACO consists of 2 types of benefit plans—NexusACO R (Referral Required) and NexusACO OA. For both of these plan types, your employees choose a PCP to help them manage their overall care. UnitedHealthcare NexusACO R based plans require referrals for members to seek care from a network specialist. UnitedHealthcare NexusACO OA plans don't require referrals.

Either way, the PCP is an important resource to your employees and their family members.

Q. Can NexusACO be offered to multisite employer groups with members living across the country?

A. Yes, NexusACO is a national network and available in a majority of markets across the country for fully insured and self-funded employers. The NexusACO Tier 1 network consists of either ACO affiliated providers or Premium Care Physicians. Consult your UnitedHealthcare account team to verify availability in your market(s).

Q. When are NexusACO health plan ID cards distributed?

A. Your employees will receive an ID card upon enrollment.

- Employees who enroll in a NexusACO OA plan and who do not select a PCP at enrollment will receive an initial ID card with an activation sticker. They'll also receive a letter prompting them to visit myuhc.com[®] or call Member Services to select a PCP. If they don't select a PCP, one will be automatically assigned after 60 days. An updated ID card will be issued with selected PCP name.
- Upon enrollment in the NexusACO R plans, your employees will be required to have a PCP assigned in order to proceed through enrollment. If they don't select a PCP, one will be automatically assigned. The member will receive their ID card with their assigned provider's name and a letter encouraging them to verify that the PCP selected is a good fit for their health care needs.

Q. In addition to the role of their PCP helping to coordinate care, what other benefit design recommendations or requirements exist to help members choose a Tier 1 provider?

A. Choosing Tier 1 doctors, hospitals and other health care providers may offer members the greatest value for their health care benefits. You will be required to implement tiered plan designs with significant benefit differentials to help incent members to use Tier 1 providers. The coinsurance differential between Tiers 1 and 2 must be at least 20%, and the differential between Tiers 2 and Tier 3 (Out-of-Network) must be at least 10%. You will be encouraged to choose plans with no out-of-network benefits.

Tiered Services

Q. Are all services tiered?

A. No, only certain services are tiered such as Physician's Office and Physician Fees, Hospital Inpatient/Outpatient, Outpatient Surgery and Scopic Procedures.

Q. Are urgent care or emergency services tiered for UnitedHealthcare NexusACO?

A. No. UnitedHealthcare NexusACO benefits are not tiered for urgent care or emergency services.

Q. Can a provider be listed as both a Tier 1 and a network (Tier 2) provider at different locations?

A. It is possible for providers to be affiliated with more than one practice. It's feasible that one practice your provider works at is contracted with UnitedHealthcare to be part of the NexusACO Tier 1 network, while the other practice is contracted as Tier 2. To receive the highest level of benefits, members should confirm that the provider and facility location they are visiting is in Tier 1.

Q. Are hospitals tiered for UnitedHealthcare NexusACO?

A. In markets where ACOs are featured for NexusACO, the ACO hospitals will be in Tier 1. Other hospitals may or may not be in Tier 1, depending on the Tier 1 configuration and benefit structure for that market. You can view a hospital's tiered status by signing in to myuhc.com to check the online provider directory for their NexusACO benefit plan.

In markets where there isn't a featured ACO for NexusACO, all hospitals are in Tier 1. Featured ACOs are added to the network annually. Please consult with your UnitedHealthcare account team to verify network configuration and market availability.

Q. Regarding the Hospital Tiering Tier 1 definition in ACO vs. Non-ACO, how should employers communicate this to employees?

A. UnitedHealthcare has developed member communication material to help educate them on these new plan designs that teach them to "Spot the dot" to identify Tier 1 providers.

Employee Questions

Q. When the plan requires referrals, who is responsible for generating the referral?

A. For the NexusACO R plans with a referral requirement, the member's designated PCP is responsible for submitting electronic referrals to participating network providers. Before seeing a specialist, members should be sure that the referral has been made by checking myuhc.com or calling the member phone number on their ID card.

Q. Are there any providers that don't need referrals?

A. Referrals aren't needed to see the following network providers:

- Obstetricians/gynecologists (OB/GYNs).
- Behavioral health or substance use disorder clinicians.
- Optometrists.
- Rehabilitative services (PT, OT, ST, aural therapy, cognitive therapy) with exception of chiropractic treatment and vision therapy (physician services).
- Network services rendered in any emergency room, urgent care, convenience care clinic or designated network online doctor visits.
- Any network services from facility-based inpatient/outpatient consulting physicians, assisting surgeons, network co-surgeons or network team surgeons.
- Any network services from a pathologist, radiologist or anesthesia physician.
- Outpatient network lab, network X-ray or network diagnostic services.
- Any other network services as required by state mandates.

Q. What information is shared with your employees regarding this benefit plan?

A. Your employees will receive information before their open enrollment regarding their benefits for the NexusACO plans. This includes details about what can affect their out-of-pocket expenses and copayment/coinsurance costs, as well as the advantages of having a PCP manage their care. Your employees are encouraged to view the provider directory at myuhc.com to understand care provider tier status and how to select a PCP to coordinate their care.

Q. For the open access NexusACO benefit plan, NexusACO OA, does the member pay a penalty if they seek care directly from a network specialist without a PCP referral?

A. No, there isn't a penalty.

Q. For the NexusACO benefit plan requiring referrals, NexusACO R, is there a penalty for seeking care directly from a specialist without a PCP referral?

A. Yes, services that require a referral may be denied depending on plan design, if there's no referral.

Q. Are my employees responsible for making sure that they receive benefits from a NexusACO Tier 1 care provider?

A. Yes. While the member is responsible for understanding which care providers are included in Tier 1, the member's PCP can assist in identifying Tier 1 care providers when making referrals.

Additional Questions

Q. Is there a NexusACO-dedicated customer service team for members to call for support?

A. Yes, NexusACO members will be given a NexusACO-specific toll-free number and be handled by a customer care representative who's been trained on the product.

Q. How does NexusACO differ from existing products that UnitedHealthcare offers like Doctors Plan, UnitedHealthcare Charter® or UnitedHealthcare Navigate®?

A. NexusACO is our premier ACO product that is comprised of a national, tiered network of ACO providers supplemented by Premium Designated providers with the option for an open access or gated benefit design. See high-level comparison grid:

Product	Product Availability	Network Description	Referral Required or Open Access (No Referral)	PCP Selection
NexusACO	National product (with few market exceptions)	Full network; Tiered on ACO and/or Premium Care Providers and Oncologists	Referral Required or Open Access	Required for both Referral Required and Open Access Plan
Choice	National product (with few market exceptions)	Full network	Open Access	No
Charter	Only available in certain markets	Narrow network	Referral Required	Yes
Doctors Plan	Only available in certain markets	Narrow network	Open Access with mandatory PCP selection; however no referrals required	Yes
Navigate	National product (available in majority of states)	Narrow network, pending market	Referral Required or Open Access	Yes
Premium Tiered Benefit Plans	National product (with few market exceptions)	Full network; Tiered on Premium providers and Oncologists	Open Access	No

Q. What level of cost savings should we expect based on existing NexusACO clients?

A. We're seeing strong preliminary results from a large national account that implemented NexusACO as a full replacement. It's the referral authorization required plan design coupled with a custom advocacy and health management model. This customer saw improved cost control with:

- 16% total reduction in allowed trend (8% directly attributed to NexusACO and 8% attributed to other benefit design features).²
- 3.1% fewer inpatient admissions.²
- 9.2% fewer ER visits.²
- 5% improvement in the health of the population measured by a risk adjusted health index.²

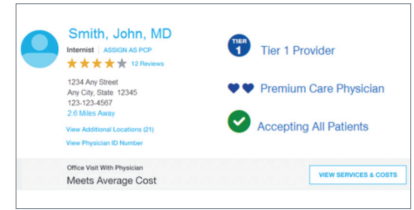
We expect the range of savings will vary by client based on geographic distribution of membership and plan design features selected.

Q. How does a Center of Excellence (COE) benefit work within an ACO service area?

A. The following COEs will be available inside and outside the NexusACO service areas: Cancer, Bariatric, Fertility, Transplant Network, Spine and Joint Solution (SJS), Congenital Heart Disease and Heart Care Solutions (Cardiac or HCS). Member cost-share will be at the Tier 1 benefit level for either COE or Tier 1 NexusACO providers.

Q. How will my employees be able to identify Tier 1 providers?

A. They will be designated as Tier 1 within the provider directory for NexusACO. Additionally, the ACO name that the provider is contracted with will display within the provider search results. We've made it easier for employees to choose a doctor with confidence with "Spot the dot." Employees can "Spot the dot" to find the Tier 1 symbol that denotes quality, cost-efficient providers. Our NexusACO directory gives your employees an easy way to evaluate which physician (including specialists) they should choose.



Q. What happens when members travel?

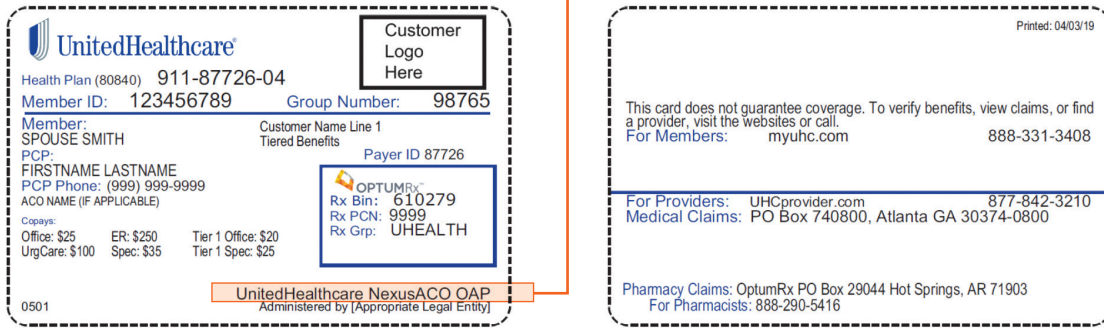
A. Tier 1 is based on the provider's status. If your employees travel outside of the ACO service area and access care via another Tier 1 provider, they will pay the Tier 1 share of cost. NexusACO network is national and offers coverage across the majority of the country where Tier 1 is composed of either ACO providers or Premium Care Physicians.

Q. What about locations where there is no Premium or NexusACO Tier 1 providers?

A. NexusACO will not be available in markets that do not have Premium designation availability. NexusACO is not available in Alaska, Hawaii, Montana, Puerto Rico, Wyoming, Vermont, St. Louis, MO or the United States Virgin Islands. It is available in the Portland area of Maine, but is not available elsewhere in the state. Members who travel to these regions of the country will have access to network providers only—Tier 1 coverage will not be available for tiered services. For services such as urgent and emergency care where tiering is not applied, members traveling in these markets have access at a Tier 1 cost-share.

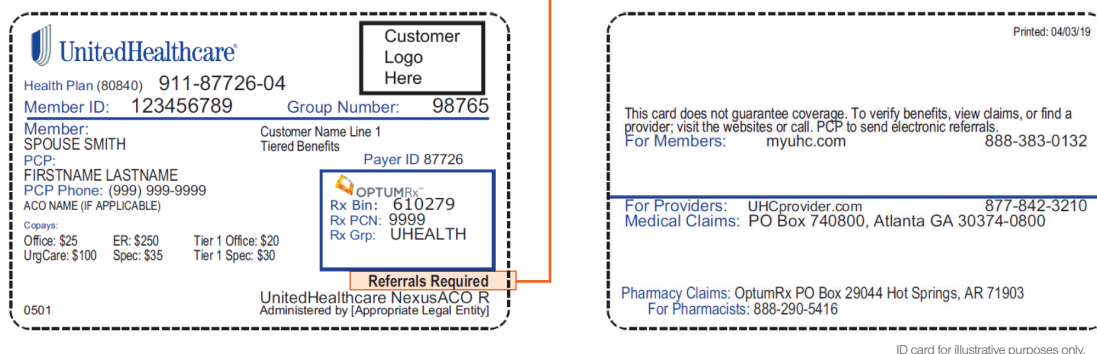
Q. What does the UnitedHealthcare NexusACO ID card look like?

A. Example of the member ID card for NexusACO RB, NexusACO RP, NexusACO OA and NexusACO OAP plans. The NexusACO plan name is printed on the lower right side of the front of the member's ID card:



ID card for illustrative purposes only.

Example of the member ID card for the NexusACO R plan. “Referral Required” is printed on the lower right side of the front of the member’s ID card.



ID card for illustrative purposes only.

For all NexusACO plans, “Tiered Benefits” is printed on the member’s ID card along with the PCP’s name, if one has been selected. In the case that a member has a NexusACO plan where PCP selection is not mandatory, they will be issued an ID card without the PCP’s name until either they select one or after 60 days, one is assigned. Additionally, if a member selects a PCP that is affiliated with an ACO, the ACO name will also be displayed on their ID card.

Q. Where can my employees go for more information?

- A. For NexusACO Referral Required plans: <https://nexus1.welcometouhc.com/>
- For NexusACO Open Access plans: <https://nexus2.welcometouhc.com/>



Contact your UnitedHealthcare representative for additional information.



¹ This study was conducted by looking at both the total policy as well as continuous enrollment (CE) to allow for a like cohort analysis of 2017 vs. 2018 experience to eliminate the impact of population turnover and utilization changes. Savings relate to UnitedHealthcare’s book-of-business results. All figures represent historical performance and are not a guarantee of future savings.

² For more information about the UnitedHealth Premium program methodology, visit: unitedhealthpremium.uhc.com/premium-methodology/overview.

³ Out of the 16%, 50% medical cost savings attributable directly to the NexusACO plan.

⁴ Customer level potential savings will be a function of plan design, geographic mix, service mix, the proportion of total spend currently associated with non-Tier 1 providers and the extent to which that current spend is redirected to Tier 1 providers. Savings estimates relate to UnitedHealthcare’s book-of-business results. All figures and estimated savings represent historical performance and are not a guarantee of future savings. Meaningful benefit design differentials needed to achieve the upper bound of savings.

⁵ Savvysherpa, Inc. *PCP Selection Research: Findings and Recommendations*, February 2017.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. Tier 1 providers may be subject to change, visit myuhc.com® for the most current information or call the number on your health plan ID card.

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.