

# 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

UnitedHealthcare Tiered Benefit Plans feature lower copays and/or coinsurance when members seek care from a Tier 1 care provider for their primary care physician (PCP), specialist, or hospital inpatient or outpatient services.

- Premium Care Physicians meet the UnitedHealth Premium® effective quality care and efficient quality care criteria
- Physicians in Tier 1 include a subset of Premium Care Physicians who have a lower total cost of care and physicians participating in UnitedHealthcare NexusACO® in certain markets
- Tier 1 health care providers are identified in the UnitedHealthcare provider directory with the following symbol:

**Tier  
1**

- Some plans also reduce member cost-share for using freestanding facilities for certain radiology, labs or outpatient surgeries

To help you find your Tier 1 status for tiered benefit plans, please review the following frequently asked questions. If you have questions, please contact your Network Management representative at [UHCprovider.com/contactus](https://UHCprovider.com/contactus) > State-specific health plan and network support.

## Frequently asked questions

### Tiered benefit plans and member eligibility

#### What's a tiered benefit plan?

Tiered benefit 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.

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

Members may have up to 3 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

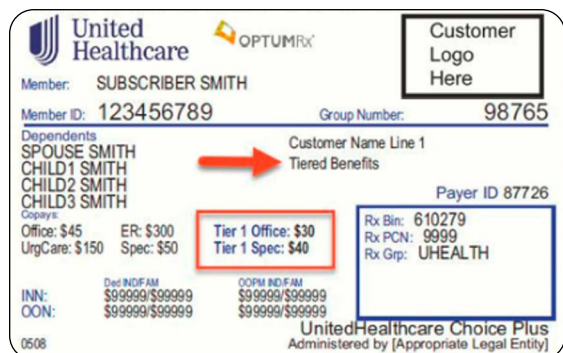
#### Which UnitedHealthcare commercial health benefit plans have tiered benefits?

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](https://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 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

## How can I tell if a member has tiered benefits?

You can verify a member's eligibility and see if the member's benefit plan has tiering by looking at their health plan ID card, going online, using the electronic data interchange (EDI), or by calling us. 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.



Sample member ID card for illustration only; actual information varies depending on payer, plan and other requirements.

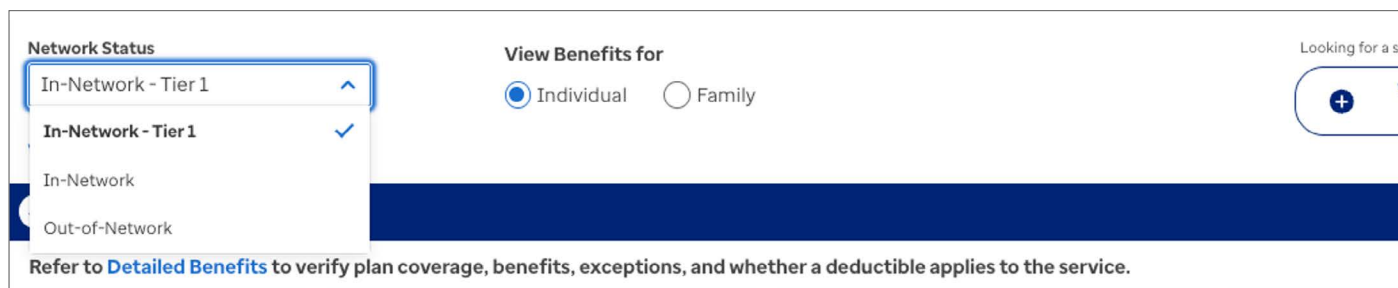
## Verify eligibility

We offer several digital tools to help health care professionals verify eligibility. The digital solutions comparison [guide](#) can help health care professionals choose which tools are right for them.

## UnitedHealthcare Provider Portal

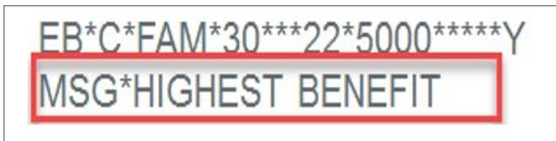
The secure place for accessing patient and practice-specific information including checking eligibility:

- Go to [UHCprovider.com/eligibility](https://UHCprovider.com/eligibility) and sign in to the Provider Portal
- Enter your One Healthcare ID to access the UnitedHealthcare Provider Portal
  - If you do not have a One Healthcare ID and need to register, get started at [UHCprovider.com/access](https://UHCprovider.com/access)
- The Eligibility tab allows you to verify eligibility and benefits using the search window. You can search for multiple members at a time using your preferred search criteria and date range.
- The provider network and tier status can be viewed within the Copay & Coinsurance section for members on a tiered plan



## 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.



You can also call the number on the member ID card to verify eligibility over the phone.

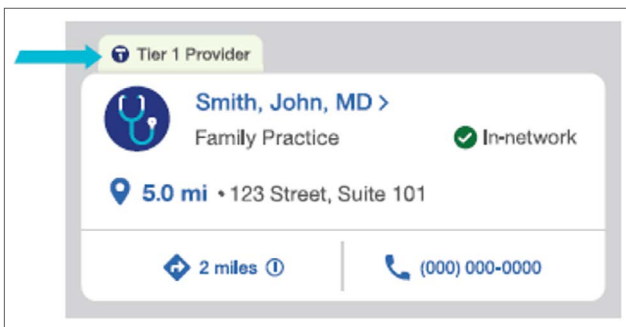
## Tiered 1 providers

### Who is a Tier 1 provider?

Tier 1 care providers may include:

- A subset of Premium Care Physicians who meet the UnitedHealth Premium effective quality care criteria, efficient quality care criteria and have lower total cost of care in certain markets where UnitedHealth Premium 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 plans. Tier 1 providers are identified in the health benefit plan's care provider directory with a Tier 1 blue dot.

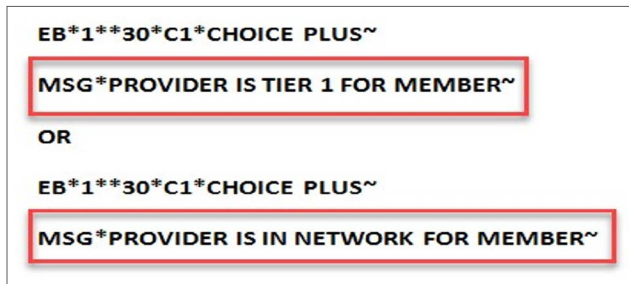


### How can I tell if I'm Tier 1 for a particular tiered benefit plan?

When you're checking on the member's eligibility in the [Provider Portal](#), click on, "**Are you a Tier 1 Provider?**" next to the member's benefit plan tiered status. Choose the member's benefit plan and select **Go To Provider Directory**. If the member's benefit plan isn't listed, contact us at [UHCprovider.com/contactus](https://UHCprovider.com/contactus) and we'll help you find your status.

## 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:



## Do all providers within a group have the same tier status?

No. Medical groups are not tiered, the tier status of a provider is assigned at the individual practitioner level and not at the group level.

## If I'm a Tier 1 provider for 1 UnitedHealthcare tiered health benefit plan, am I a Tier 1 provider for all UnitedHealthcare tiered health benefit plans?

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 the requirements for being a Tier 1 provider in health benefit plan B are different.

## How does UnitedHealthcare determine a care provider's Tier 1 status?

Being Tier 1 depends on the benefit plan's criteria. The plan may require that Tier 1 providers are Premium Care Physicians with a lower total cost of care or belong to an ACO (for NexusACO). You can contact your Network Management representative for more information about requirements in your area at [UHCprovider.com/contactus](https://UHCprovider.com/contactus) > State-specific health plan and network support.

### UnitedHealth Premium tiering

Physicians in Tier 1 include a subset of Premium Care Physicians who meet the UnitedHealth Premium effective quality care criteria, efficient quality care criteria and have lower total cost of care. Please go to [unitedhealthpremium.uhc.com](https://unitedhealthpremium.uhc.com) to learn more about the Premium methodology. Not all products have tiered benefits for all eligible Premium designated specialties.

### UnitedHealthcare NexusACO tiering

Where we have a featured NexusACO, Tier 1 includes ACO health care providers and may also feature a subset of Premium Care Physicians in Tier 1 who meet the UnitedHealth Premium effective quality care criteria, efficient quality care criteria and provide a lower total cost of care.

When we do not have a featured NexusACO, Tier 1 mainly includes a subset of Premium Care Physicians in Tier 1 who meet the UnitedHealth Premium effective quality care criteria, efficient quality care criteria and provide a lower total cost of care in our interactive guide.



## How often does UnitedHealthcare update a care provider's Tier 1 status?

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.

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