

Enhancements for Oxford fully insured members.

UnitedHealthcare understands the need to respond to market changes in order to support our Oxford business. We're happy to inform you that we are making enhancements for Oxford fully insured large group New York (101+) and New Jersey (51+) situated employers upon their policy effective dates as follows:

- New York: **effective October 1, 2019**
- New Jersey: **effective October 1, 2019**

These enhancements include a new member website, an enhanced customer service experience, virtual doctor visits and other value-added features. As a result, we are pleased to offer our Oxford members what's designed to be a more robust and streamlined service experience for their medical benefits.

This document provides details on how these enhancements will benefit you, your clients and your clients' employees. If you have Connecticut Oxford fully insured employer groups, which have already received these enhancements, you may be familiar with them.

What this means for producers.

- **Licensing:** No action required.
- **Oxford portfolio:** You will continue to sell Oxford plan designs to your fully insured clients, as you are accustomed.
- **Commission statement:** Your Oxford commissions for those impacted groups will be included on a UnitedHealthcare statement, along with any other UnitedHealthcare business you may have. You can access the combined statement on United eServices®, as you normally would access your UnitedHealthcare commission statement. The combined statement will be available online twice monthly. For your Oxford business that is not impacted, you will continue to view your Oxford commissions statement monthly from the oxfordhealth.com broker website, as you do today.
- **Client late payment and termination notices:** In place of receiving paper copies of client late payment and termination for lack of payment notices in the mail from us you can now view this information online 24/7. To see if any of your clients have a past due premium balance or been notified that their account will be terminated, log in to United eServices. Go to the Messages Center in the top left-hand area of the screen, under the Quote tab. Click View and look in the Subject column for Account Balance Overdue Notices and Account Termination Notices.
- **Reporting and materials:** You will need to search differently on the oxfordhealth.com broker website to see information in the following areas for your impacted groups:
 - Commissions
 - Federal medical loss ratio (MLR) rebate detail
 - Request materials
 - Marketing collateral

When performing these functions, you will need to select either “Oxford 1.0” or “Oxford 2.0.”



- **Oxford 1.0: Refers to clients who have not yet received member enhancements. Until these clients renew, you should continue to conduct business with them as usual:**
 - Oxford fully insured small group New York (1-100) and New Jersey (1-50) situated employers.
 - Oxford fully insured large group New York (101+) and New Jersey (51+) situated employers with effective and renewal dates prior to October 1, 2019.
 - Oxford self-funded (ASO) employer groups.
- **Oxford 2.0: Refers to clients who have received member enhancements.**
 - Oxford fully insured Connecticut-situated employer groups.
 - Oxford fully insured large group New York (101+) and New Jersey (51+) situated employers with October 1, 2019 and later effective dates.
- **New and renewing business process:**
 - **Small Group New York (1-100) and New Jersey (1-50):** You will continue to use our Oxford small group online tool, Idea Management SystemSM (IDEA), to support new business and renewals. For any Connecticut Oxford fully insured small group (1-50) business that you may have, follow the new and renewing business process information previously provided.
 - **Large Group New York (101+) and New Jersey (51+):** You will continue to work with your Oxford sales representative on all new and renewing business as you do today. We will supply renewing employers with new Group ID numbers and Plan IDs upon their new policy effective date. Similarly, for any Connecticut Oxford fully insured large group (51+) business that you may have, continue to work with your Oxford sales representative on new and renewing business.

What this means for impacted members.

We will mail materials to members’ homes that highlight new features and service enhancements.

- **New health plan ID cards:**
 - Members will receive new health plan ID cards that will show a new Member ID number, new Group ID number and the new member website address, myuhc.com[®].
 - All new or renewing small group subscribers with eligible dependents will also receive a new, separate pediatric dental ID card, if applicable, with their new Member ID and Group ID number information.
 - Upon the new policy effective date, members should destroy their old ID cards.
 - **Members will need to present their new ID card the next time they visit the doctor or pharmacy after their new policy effective date.**
 - Members may also access their new ID card through the Health4Me[®] app.
- **New member website:**
 - Members will have a new website, myuhc.com, that they should begin using upon their group’s new policy effective date.
 - Members should register* on myuhc.com when they get their new health plan ID card.
 - Once members log in, the new website will show the same Oxford logo they are used to seeing on their plan materials.

- **Service enhancements:**

Upon their group's new policy effective date, members will have the following upgrades:

- **Enhanced customer service experience:** The same support staff with a new service model approach that offers one-stop support for medical benefits, claims, pharmacy, financial and behavioral questions, and more.
 - **Virtual doctor visits:** Members can see and speak to a doctor 24 hours a day, seven days a week, using a mobile device or computer to access myuhc.com. Once on myuhc.com, members can register for a virtual doctor visit with one of our contracted providers.
 - **Real Appeal®:** A step-by-step, personalized program that offers members tools to help them lose weight and up to a full year of support for lasting weight loss.
 - **Quit for Life® program:** Offering digital and online tools, members can customize a plan to help them break free from tobacco.
- **IRS 1095-B Form:** The assignment of a new group identification number will generate IRS 1095-B Form to the impacted subscriber. Subscribers may, therefore, receive more than one 1095-B Form from us for a calendar year. Subscribers should keep all 1095-B Forms for their personal income tax reporting.

What this means for your impacted clients.

Along with member enhancements, there are also some changes for employers. **Your clients should continue conducting their medical benefits business as usual through the oxfordhealth.com employer website.**

On their new Oxford policy effective date, they will experience the following enhancements and changes:

- **New group identification (ID) number:** Employers will be assigned new Group IDs and new Plan IDs (formerly known as CSPs). These new ID numbers will be implemented upon the employer group's renewal date.
- **New billing address:** The Oxford premium payment address will change. Please work with your clients to make sure they update their accounts payable records, if needed, and ensure they send their monthly premium payment to the address shown on the statement they receive from us. Our new billing address is:
 - UHS Premium Billing**
 - P.O. Box 94017**
 - Palatine, IL 60094-4017**
- **Updated paper invoice:** Clients who receive a paper invoice will notice that the layout of the invoice will be different from what they are used to seeing. Instructions will be included on how to read the new invoice. They will also have the option to turn off paper bill delivery by calling us at **1-888-201-4216**.
- **oxfordhealth.com employer website:**
 - **Policy information:** Employers will need to select the applicable Group ID from the **My Account** page to view either current or previous policy information. Information about the previous policy will be viewable online for up to three months. Employers wishing to keep records should download the information during this time. Afterwards, employers will need to call Client Services for assistance.
 - **New billing transactions page:** The billing transactions page has a fresh, new look. The new design includes a "Help" feature to assist employers with their transactions.
 - **New feature to self-enroll in auto-pay:** Employers can enroll through the **Transactions** tab of the oxfordhealth.com employer website for scheduled direct debits from their bank account for monthly premium payments. They may call us at **1-888-201-4216** for assistance.

Actions for producers.

- **Share this good news** with your impacted Oxford fully insured large group New York (101+) and New Jersey (51+) situated clients prior to their policy effective date, according to the dates outlined in this document.
- Make your clients aware of the new member website, myuhc.com, and new features and service enhancements — all available to their employees upon their new policy effective date.
- Tell your clients that we will be mailing **new health plan ID cards** to their covered employees.
- Download the **Oxford 2.0 Enhancements** toolkit, which can be found on the **Tools & Resources** page of the oxfordhealth.com broker website.
- Ensure that your clients' employees **register on their new member website, myuhc.com**, upon their new policy effective date.
- Remind your clients to **pay any outstanding premium balances** on current policies prior to renewal. Your clients should continue conducting business as usual administratively until their renewal date and pay any outstanding premium balances on their current policy before their renewal. An outstanding premium balance will not transfer to their renewal invoice and will still be owed.
- **If your clients make direct payments (ACH or wire transmittals), they will need new payment instructions.** These clients will need to call us at **1-888-201-4216** for assistance.
- **If your clients are currently enrolled in automated recurring payments through our website, they will need to cancel their current agreement and establish a new one.** If your client has a scheduled recurring payment through our online payment center, they will need to cancel this agreement after making their final premium payment for their current contract year. To continue using this payment method in the new contract year, they must set up a new agreement through the billing section of the oxfordhealth.com employer website. Your client may also call us at **1-888-201-4216** for assistance.
- **If your clients use a Third Party Administrator (TPA) to submit their monthly eligibility file and/or make monthly premium payments, they must notify their TPA of all process changes upon their new policy effective date.**
- **Keep your Producer ID accessible.** When calling us to inquire about one of your clients, please have your Producer ID handy. We will need this identification in order to assist you.



Questions?

Download our Frequently Asked Questions (FAQ) document from the **Tools & Resources** page of the oxfordhealth.com broker website, contact your Oxford representative, or call us at **1-888-201-4216**.

* Must be aged 13 or older to register for myuhc.com.

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