2016 Medicare Advantage Service Area Reductions
Frequently Asked Questions

Q1. What is a service area reduction, plan termination or contract non-renewal?
A. A service area reduction is non-renewal or removal from an approved service area of one or more counties for a specific Centers for Medicare & Medicaid Services (CMS) contract for the upcoming contract year.

A plan termination means a specific plan benefit package in a given county, market, state or region for the upcoming contract year is discontinued. The contract may still remain active for other plan benefit packages.

A contract non-renewal is when an entire CMS contract is terminated, impacting all plan benefit packages and service areas of the CMS contract.

In 2016, UnitedHealthcare is closing one or more Medicare Advantage plans under each of the three described scenarios. Your patients who are our members impacted by any one of the three scenarios will need to choose another plan, or return to Original Medicare. For 2016, only a small portion of our overall Medicare Advantage membership will be affected.

Q2. Which plans and/or service areas will be affected?
A. UnitedHealthcare will eliminate some network-based Medicare Advantage and Special Needs Plans. In some markets, UnitedHealthcare will close some plans effective Jan. 1, 2016. For Private Fee-For-Service (PFFS) plans, changes in federal regulations impact the ability of some non-network PFFS plans to continue in some areas of the country.

The affected members will be given the opportunity to enroll in other UnitedHealthcare Medicare Advantage plans where they are available.

Q3. What markets are affected by the service area reductions, plan terminations, or contract non-renewals?
A. Various markets across the country will be affected. UnitedHealthcare will still have Medicare options for members affected by Medicare Advantage plan closures in almost every market impacted. These options may include other Medicare Advantage plans, Medicare Supplement Insurance coverage, and/or Medicare Part D Prescription Drug Plan coverage. To learn more about the 2016 UnitedHealthcare Medicare plan options, physicians can contact their local UnitedHealthcare Network Account Manager or Physician Advocate. If your patients have questions, please have them call 877-629-3617, or contact the Customer Service number on the back of their member identification (ID) card so they can be referred to a licensed sales agent to go over their Medicare plan options.
Q4. **Which UnitedHealthcare brands are impacted by the service area reductions, plan terminations, or contract non-renewals?**

A. The UnitedHealthcare brands impacted by service area reductions, plan terminations or contract non-renewals include certain AARP® MedicareComplete®, Care Improvement Plus, UnitedHealthcare MedicareDirect™ (PFFS) and other UnitedHealthcare plans. Service area impacts will vary by plan, state and county. Members from these plans may be able to enroll in one of our other Medicare Advantage plans, or in other types of Medicare plans offered by UnitedHealthcare. However, UnitedHealthcare Medicare Advantage plans may not be available in all markets experiencing a service area reduction, plan termination or contract non-renewal. Your patient’s official non-renewal notice from UnitedHealthcare will detail all the Medicare Advantage and Medicare Part D Prescription Drug Plan sponsors available in their county in 2016.

Q5. **When will my Medicare patients be notified if they are impacted by a service area reduction, plan termination or contract non-renewal?**

A. If affected by a service area reduction, plan termination or contract non-renewal, UnitedHealthcare Medicare Advantage members will receive an official non-renewal notice from UnitedHealthcare by Oct. 2, 2015 informing them their plan will not be offered in their county for the coming year. The non-renewal notice will include detailed instructions regarding the special election period for member eligibility for 2016 benefit coverage.

Q6. **What information is included in the official non-renewal notice?**

A. The non-renewal notice will include the following information:
   - Detailed instructions regarding the special election period for member eligibility for 2016 benefit coverage, as applicable
   - Medicare Supplement Insurance guaranteed issue rights
   - A list of all Medicare Advantage and Medicare Part D Prescription Drug Plan sponsors available in the service area in 2016.

Q7. **What other UnitedHealthcare plan options are available to our Medicare members?**


Most members affected by a service area reduction, plan termination, or contract non-renewal will receive a call to notify them of their choices in the event that there is another UnitedHealthcare Medicare Advantage plan option available in their service area.

If there is not a UnitedHealthcare Medicare Advantage plan available in a service area, we will notify the member of options for Medicare Supplement Insurance coverage and Part D Prescription Drug Plan coverage offered by UnitedHealthcare.
Q8. If I am contracted with UnitedHealthcare Medicare programs, will my contract be affected?

A. In most cases, contract changes will not be necessary due to service area reductions, plan terminations or CMS contract non-renewals. UnitedHealthcare is still offering a network-based Medicare Advantage plan in many areas, including Special Needs Plans, so your contract would still be applicable.

There may be some markets, however, where UnitedHealthcare will no longer offer some plans and where we will offer new plans, or where we do not offer any plans. For these areas, we will contact network physicians and facilities with more details.

Q9. What happens to my Medicare patients undergoing a service area reduction, plan termination or contract non-renewal if they do not enroll in a new 2016 plan?

A. If a member has not signed up for a new Medicare Advantage plan by Dec. 31, 2015, their current coverage will end and their benefits will return to Original Medicare on Jan. 1, 2016.

After Dec. 31, 2015, members affected by a service area reduction, plan termination or contract non-renewal will still have a special enrollment period and, where available, may enroll in another Medicare Advantage option until Feb. 29, 2016. Please ask your patient to read the official UnitedHealthcare non-renewal notice for their special election period eligibility, Medicare Supplement Insurance guaranteed issue rights and information for all Medicare Advantage and Part D Prescription Drug Plan sponsors available in their service area.

Q10. Where can my patients go for more information?

A. The official non-renewal notice that your patients receive from UnitedHealthcare will provide the information they will need to help make informed decisions about their coverage choices for 2016. You may also direct your patients to call the Customer Service number on the back of their member ID card. Your patients also may call Medicare directly at 800-633-4227, or go to their website at Medicare.gov for information about health plan availability.

Q11. If I have other questions, who can I contact?

A. If you have questions, please contact your local Network Account Manager or Physician Advocate.

Thank you.