



# Small Business value adds

NOT FOR CONSUMER USE

United  
Healthcare

# Portfolio Changes - 2024

What's Changing?	Fully Insured	Level Funded	Description
Fewer Plan Designs	✓	✓	All Markets: Removed plans with low membership, duplicative in benefits, or duplicative in price
Same Plan Across Products	✓	✓	MD, VA, WV: All plans will be available on all available products
Removal of Navigate	✓	✓	MD, VA, WV: Navigate product will be retired
Helping our Members	✓ ✓ ✓ ✓ ✓ ✓	✗ ✓ ✓ ✓ ✓ ✓	<ul style="list-style-type: none"> <li>• <b>Care Cash® on all plans</b> – All non-HSA Plans and Markets</li> <li>• <b>\$0 Kid's PCP Copay</b> - All non-HSA Plans and Markets</li> <li>• <b>\$0 24/7 Virtual Visits</b> – All Plans, including HSA's, in all Markets</li> <li>• <b>Adding CVS In-Network</b>– All Plans and Markets</li> <li>• <b>UHC Rewards</b> – All Plans and Markets</li> <li>• <b>\$0 Vital Meds</b> – All Plans and Markets</li> </ul>
Reducing Abrasion	✓ ✓	✓ ✓	<ul style="list-style-type: none"> <li>• <b>Project Promise</b> – reduction of prior authorizations</li> <li>• <b>Gold Carding</b> – waiving prior authorization for qualifying physicians and medical practices</li> </ul>



# Improving the Experience on LF

- Simplified underwriting experience- member level census (10+ enrolled) or simplified individual questionnaires
    - 2-9 enrolled VA; 5-9 enrolled MD WV: simplified indiv medical questionnaires
  - HealthiestYou- telemedicine that doesn't impact claims fund at no cost
  - UnitedHealthcare Motion-member can earn \$\$\$ by just walking around
  - \$0 PCP Kid Copay
  - Unlimited plan offering and composite rates
  - National Choice Plus Network
  - Monthly Claims and Utilization Report
  - Incurred 12/60 Contract-no financial commitment outside of monthly premium
  - Possible surplus/claims refund at renewal
- \*\*\*NEW at 2024 renewal/new business, Broad Pharmacy (CVS and Walgreens) on all plans





# **Member-Centric Changes**

# A unique way to help reduce the total cost of care and give employees a simpler experience

Care Cash<sup>®</sup> helps employees pay towards cost sharing for certain eligible network health care expenses. A preloaded debit card can be used for visits to UnitedHealth Premium<sup>®</sup> primary care and specialist providers, network primary care, urgent care, outpatient behavioral health and lab visits.

## Once the card is requested and received, Care Cash:

- Gives an employee \$200 for the year for individual coverage or \$500 for family coverage
- Rolls over remaining card balances each plan year\*
- Reloads new funds each plan year\*
- Provides a program maximum of up to \$2,000 for individual and family coverage\*

\*Care Cash medical plan eligibility must be maintained.



# \$0 Primary Care Physician (PCP) Network Copays for Kids



With the \$0 Primary Care Physician (PCP) Network Copays for Kids<sup>1</sup> program, plan participants will discover how their health plan can work to help improve health and lower overall out-of-pocket medical costs. Designed for plan participants with unmarried dependents under the age of 19,<sup>2</sup> this benefit is available for enrollees in non-HSA copay-based medical plans.

<sup>1</sup> Available on HMO, PPO and EPO plans . Does not apply to all plans or non-copay plan designs.

<sup>2</sup> See the Summary Plan Description for the full definition of a dependent child



# \$0 24/7 Virtual Visits

A more convenient and faster way to get care. Doctors can treat a wide range of health conditions — including many of the same conditions as an emergency room (ER) or urgent care — and may even prescribe medications<sup>2</sup>, if needed. With a UnitedHealthcare plan, your cost for a 24/7 Virtual Visit is usually \$0<sup>3</sup>.

**New for 2024: \$0 cost share before the deductible for HSA plans.**



- Allergies
- Flu
- Sore throats
- Bronchitis
- Headaches/migraines
- Stomach aches
- Eye infections
- Rashes
- and more

<sup>2</sup> Certain prescriptions may not be available, and other restrictions may apply

<sup>3</sup> The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change.

24/7 Virtual Visits is a service available with a Designated Virtual Network Provider via video, or audio-only where permitted under state law. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 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, or for all members. Check your benefit plan to determine if these services are available.





# CVS back in Network!!!



- Building portfolio of more member centric plans designed with less abrasion
- Sunsetting Standard Select Network on all 2024 2-50 plans, including Level Funded and Fully Insured
  - Must elect a 2024 Plan design for New and Renewing Level Funded plans
- The Broad Pharmacy Network includes all major pharmacy chains including **CVS**, Walgreens and major big box retailers including Walmart





# UnitedHealthcare Rewards

Effective January 1, 2024

- New and existing groups will begin migrating to UnitedHealthcare Rewards
- Migration occurs on renewal date
- Migrated groups no longer have access to Motion or Rally Coins
- Fully Insured is offered with UHC Rewards Core (earn up to \$300)
- Level Funded is offered with UHC Rewards Premium (earn up to \$1,000)

	Rally Coins	Simply Engaged	Motion	UHC Rewards
Health Survey	✓	✓		✓
Daily Fitness /FIT			✓	✓
Biometric Screening		✓		✓
Connect a smart tracker			✓	✓
Sleep Tracking				✓
Select Paperless				✓
Coaching Programs <i>Real Appeal / Quit For Life</i>	✓	✓		Future Consideration



# Providing vital drugs at the right cost

## \$0 out of pocket

The Vital Medication Program eliminates out-of-pocket costs on five key medications for members.\*



## Our ongoing efforts will improve access and make prescription medications more affordable

“High prices are a significant barrier to prescription drugs for many people, so we are using our unique capabilities to deliver savings for consumers.”

— Brian Thompson, chief executive officer of UnitedHealthcare

### We eliminated out-of-pocket costs for preferred medications in select categories

- Insulins  
(Rapid, short and long-acting)
- Epinephrine  
(severe allergic reaction)
- Glucagon  
(critically low blood sugar)
- Naloxone  
(opioid overdose)
- Albuterol  
(acute asthma attack)



# Vital Medication Program

Preferred brand and generic medications at \$0 cost share



## Allergic reactions

- **Auvi-Q**
- epinephrine (generic Adrenalick, generic EpiPen, EpiPen Jr)
- **Symjepi**



## Hypoglycemia

- **Baqsimi**
- glucagon (generic Glucagon Kit)
- **Gvoke**
- **Zegalogue**



## Asthma

- albuterol HFA (generic ProAir HFA, generic Proventil HFA)
- albuterol nebulized solutions (generic Proventil)



## Opioid overuse

- **Kloxxado**
- naloxone nasal spray (generic Narcan)<sup>1</sup>
- naloxone injection (generic Narcan)<sup>2</sup>
- **Narcan nasal spray<sup>1</sup>**
- **Zimhi**



## Insulins<sup>2</sup>

- Humalog cartridge, KwikPen
- Humalog Jr pen
- Humalog mix 50/50 KwikPen
- **Humalog mix 75/25 KwikPen**
- **Humulin 70/30 KwikPen, vials**
- Humulin N KwikPen, vials
- Humulin R pen, vials
- Insulin Lispro vial, KwikPen (unbranded Humalog)
- Insulin Lispro Junior KwikPen (unbranded Humalog Junior KwikPen)
- Humalog mix 50/50 KwikPen, vials
- Insulin Lispro Protamine/Insulin Lispro KwikPen Mix 75/25 (unbranded Humalog Mix 75/25 KwikPen)
- **Lantus SoloStar, vials**
- **Lyumjev KwikPen, vials**
- **Toujeo Max SoloStar**
- **Toujeo SoloStar**



<sup>1</sup> Includes over-the-counter when processed through the pharmacy benefit at a participating pharmacy

<sup>2</sup> Syringes and needles used for the administration of these Vital Medications may also be covered at \$0. Vital Medication Program list is subject to change. Brand medications are bolded.



**Thank you!**