Introducing UnitedHealthcare Navigate®

UnitedHealthcare Navigate® is a health insurance product built on the fundamentals of patient-centered care, with the goals of enhancing the patient-doctor relationship and promoting better health and lower costs.

Navigate focuses on primary care as the key to helping people live healthier lives. Members choose a Primary Care Physician (PCP) as their trusted partner to help them navigate the health care system by actively promoting quality and access to more efficient care.

Navigate offers you varying levels of coverage and plan designs so you can choose the solution that works best for you and your employees.

UnitedHealthcare Navigate

- A referral from a PCP is required to see network specialists. There is no coverage without a referral.
- There is no out-of-network network coverage except for emergency care.

How is Navigate different from other products?

Navigate focuses on primary care as the key to helping people live healthier lives. Members must select a PCP who will manage and coordinate their care and make referrals to network specialists, guiding members to help them make more informed health care decisions.

What is the network like?

Navigate offers a broad national network of PCPs, specialists and health care practitioners.

Can we offer this product alongside other products or plans?

Yes, employers may be able to offer Navigate alongside other UnitedHealthcare products.

Why is it important to consider this product now?

Navigate helps guide members through the health care system, so they can get better information, make better health care decisions, and journey toward better health. And the variety of products and plan designs lets employers choose the solutions that help meet their employees’ health needs and work within their budget.
Primary Care Physician (PCP)

PCPs play a key role in helping manage their patients’ overall health care and in actively managing referrals to specialists, which can promote better quality and access to more efficient care. Their in-depth knowledge of their patients’ health helps them guide their patients along the best path to health and well-being.

What types of physicians can be selected as PCPs?

PCPs can be general practitioners, family practitioners, internists, or pediatricians.

How do members choose a PCP?

Each member must select a PCP upon enrollment. Each covered family member may select a different PCP, depending on individual needs.

Employees and all covered dependents (spouse and children) must select a PCP in the market in which the employee (subscriber) lives; this includes dependents who are living out of state. PCPs may refer members to any Navigate provider in the national Navigate network, if needed. To find a network PCP, members will log in to myuhc.com®, click on “Find a Doctor” and search by specialty, location, gender, or languages spoken. Additionally, members can call the number listed on their health plan ID card and ask for assistance.

Once a PCP is selected, both the physician and member can view the member’s selection online. The PCP will also be listed on the member’s health plan ID card.

Can a member change their PCP?

A member may request a change in primary care physician by calling the number on their health plan ID card and at myuhc.com.

If the member wants to change their PCP, how long will it take?

- PCP changes submitted by the 15th of the month will become effective by the 1st of the next month (e.g., a change submitted on June 15 will be effective on July 1).
- PCP changes submitted on the 16th of the month (or after) will become effective on the 1st of the month after the next month (e.g., a change submitted on June 16 will be effective on August 1).
- New health plan ID cards will be issued whenever a member changes PCP.

Can a member see a new PCP before the effective date of the PCP change?

No, if the member sees a new PCP before the effective date of the PCP change, the Navigate member will be responsible for all charges.

Will retroactive changes to the PCP effective date be permitted?

No, retroactive changes will not be permitted.
Member Experience

Who do my employees call if they have questions?

If your employees don’t have access to the Internet, need translation services or need to talk to a customer care professional, they can call the toll-free phone number on their health plan ID card.

What other member resources and tools are included with Navigate?

- myuhc.com® is a member website that provides access to benefit information, tools and programs to help members keep their health on track.
- NurseLineSM and Care24® put members in touch with licensed professionals over the phone, 24 hours a day, seven days a week.
- UnitedHealthcare Health4Me® app lets members easily access their health care information, including their health plan ID card and gives them tools to help estimate costs, manage claims and find providers – anytime and anywhere. It’s built to be their go-to health care resource when they’re on the go.
- A virtual visit lets members see and talk to a doctor from their mobile device or computer without an appointment. Most visits take about 10-15 minutes and doctors can write a prescription*, if needed, that can be picked up at the local pharmacy. It’s part of their health benefits.
- Disease management programs offer support and resources to help members manage chronic conditions, such as diabetes and asthma.
- An Employee Assistance Program (EAP) and behavioral health benefits assure your employees that they have support in difficult situations.

Is this an easy plan for my employees?

Your employees will likely find that working closely with their PCP for their health care needs will simplify their health care experience.

Referrals

How does the referral process work?

Members are required to obtain referrals from their PCP before they see any other network physician or specialist. Their PCP submits referrals to UnitedHealthcare electronically. Referrals are effective immediately and can be viewed online by both members and physicians the next day.

What if a member doesn’t get a referral before seeing a network physician or specialist?

Members enrolled in Navigate will have no coverage if they see a network specialist before getting a referral.

Are there any specialty physicians a member can see without a referral from their PCP?

Members have direct access to network OB/GYNs, network mental health and substance use disorder providers, and network providers for routine refractive eye exams. Direct access to other network specialists will be allowed as required by individual state regulations.

Can members use a network convenience care clinic or urgent care clinic without a referral from their PCP?

Yes, members can go to any urgent care or convenience care clinic that is part of the Navigate network without a referral from their PCP.
Can a specialist refer to another specialist?

No, specialists may not refer to other specialists. Only the member’s PCP can issue a referral for the member to see another specialist in the network.

Prior Authorization

Certain services and procedures require prior authorization by UnitedHealthcare for medical necessity. If a member is receiving care from a network physician, that physician is responsible for obtaining the prior authorization.

Members can find the procedures and services that require prior authorization in their Schedule of Benefits and other plan documents.

If UnitedHealthcare decides the procedure or service is not medically necessary, the request for authorization will be denied. UnitedHealthcare will notify both the physician and the member of the decision. If the member decides to have the service or procedure, even though it has not been authorized, the member will have to pay the charges.