

NexusACO[®] frequently asked questions.

UnitedHealthcare, LCMC Health and East Jefferson General Hospital are working together to provide a patient-centered health plan that helps promote better health and lower costs. Below you'll find answers to questions you may have about the plan.

How is NexusACO different from other products?

What makes NexusACO different is how UnitedHealthcare is able to harness its sophisticated data and technology to identify and collaborate with high-performing ACOs to help deliver greater efficiencies and outcome-based results.

Why is it important to consider this product now?

The plan's patient-centered care approach helps guide members through the complex health care system so they can get to the right provider for the right care at the right time. A variety of plan designs lets employers strike the right balance between controlling costs and meeting employee health care needs.

How does the cost of NexusACO compare to other products?

We expect NexusACO will cost less. The plan's focus on primary care, prior authorization and specialist referrals for medical necessity may lead to more efficient use of specialty care. Additionally, primary care physicians (PCPs) who have a consistent relationship with patients and know their medical history can help provide faster, more cost-effective care.

How do members choose a PCP?

Members of the NexusACO plan need to select a primary care physician (PCP) from a list of Tier 1 facilities and physicians, including the LCMC Healthcare Partners network and East Jefferson General Hospital-affiliated physicians, to guide them with their health care. One PCP can be selected for the entire family, or each covered family member may select his or her own PCP.

Look for the Tier 1 network symbol.

Where members go for care can make a difference in what they pay. Tier 1 providers are doctors, hospitals and other health care providers who may offer members the greatest value for their health care benefits. Look for the "blue dot" Tier 1 symbol when searching the network on myuhc.com[®].

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The NexusACO plan is available in the following parishes:

St. John the Baptist, St. Charles, Jefferson, Orleans, St. Bernard and Plaquemines.

NexusACO Tier 1 Network: New Orleans, LA

- Children's Hospital of New Orleans
- Touro Infirmary
- New Orleans East Hospital
- University Medical Center New Orleans

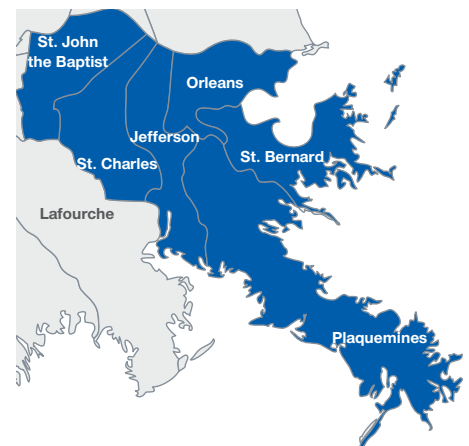
Marrero, LA

- West Jefferson Medical Center

Metairie, LA

- East Jefferson General Hospital

Affiliated LCMC Healthcare Partners and East Jefferson General Hospital physician groups.



Can members change their PCP?

PCP changes can be made once a month and are effective the first of the following month. Change requests can be submitted on or before the last day of the month. Changes can be made by calling the toll-free number on their health plan ID card or by logging on to myuhc.com.

What other member resources and tools are included with NexusACO?

- myuhc.com is a member website that provides access to benefit information, tools and programs to help members keep their health on track.
- Virtual Visits give members access to online doctor visits—anytime, anywhere.
- NurseLine and Care24® put members in touch with licensed professionals over the phone, 24 hours a day, 7 days a week.
- Disease management programs offer support and resources to help members manage chronic conditions, such as diabetes and asthma.
- Behavioral health benefits assure your employees that they have support in difficult situations.

Who should employees call if they have questions?

If employees don't have access to the internet, need translation services or have questions, they can call the toll-free phone number on their health plan ID card.

Is a referral needed before seeing a specialist?

Online referrals may be required. If a member's ID card includes the "Referrals Required" reference, they will need to obtain an online referral **before** seeing a specialist.

What if a member needs to go to the hospital?

Members enrolled in NexusACO should talk to their doctor first to determine which hospital can meet their medical or surgical needs. The member or their doctor may be required to notify UnitedHealthcare before they're admitted.

How can NexusACO help lower employer costs and increase member savings?

The key to this framework is connecting the outcome-based results of high-performing providers, the better member experience of a PCP to "quarterback" their care and the incentive of a national network tiered on results and cost efficiencies to help deliver employer savings.

How do physicians know which patients are covered by NexusACO plans?

Physicians and/or their offices may check member eligibility, benefits, etc. on uhcprovider.com, or they can call the number on the health plan ID card.



Visit uhc.com/lanexus or call your UnitedHealthcare representative with questions.



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Tier 1 providers may be subject to change, visit myuhc.com® for the most current information or call the number on your health plan ID card.

Virtual Visits are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 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.

Disease Management programs and services may vary on a location-by-location basis and are subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated. Self-Funded or Self-Insured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer.

NurseLine is for informational purposes only. Nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. NurseLine services are not an insurance program and may be discontinued at any time.

The Care24® Program integrates elements of traditional employee assistance and work-life programs with health information lines for a comprehensive set of resources. It is not a substitute for a doctor's or professional's care. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action with UnitedHealthcare, or its affiliates, or any entity through which the caller is receiving UnitedHealthcare, or its affiliates, services directly or indirectly (e.g., employer or health plan). The Care24 Program and its components may not be available in all states or for all group sizes and are subject to change. Coverage exclusions and limitations may apply.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through United HealthCare of Louisiana, Inc.

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