

UnitedHealthcare Medicare Advantage Plan Service Area Reductions for 2021

Frequently Asked Questions

Overview

Each year, we evaluate the locations of our UnitedHealthcare Medicare Advantage plan offerings and decide if we need to make changes to the plans. These changes can include reducing service areas, terminating plans or not renewing contracts. The following information answers questions about potential changes for 2021 and can help you answer questions for your patients who are UnitedHealthcare Medicare Advantage plan members.

Frequently Asked Questions

What does UnitedHealthcare mean by “service area reduction, plan termination or contract non-renewal”?

A **service area reduction** means the removal of one or more counties from a service area for a specific UnitedHealthcare Medicare Advantage contract for the upcoming year. It can also mean a situation where a service area is removed from a particular plan. One or more counties on the plan would remain active.

A **plan termination** means a specific UnitedHealthcare Medicare Advantage benefit plan in a given county, market, state or region for the upcoming contract year is discontinued from the contract. Other benefit plans under the contract may still remain active.

A **contract non-renewal** means an entire UnitedHealthcare Medicare Advantage contract isn't renewed and is allowed to end, affecting all benefit plan options and service areas included in that contract.

What's happening with UnitedHealthcare Medicare Advantage plans in 2021?

Effective Jan. 1, 2021, we'll reduce some UnitedHealthcare Medicare Advantage plan service areas or discontinue some plans. These changes affect only a small portion of the overall UnitedHealthcare Medicare Advantage membership. Your patients who are affected by either of these scenarios will need to choose another plan or return to Original Medicare.

Key Points

- In 2021, we'll reduce some UnitedHealthcare Medicare Advantage plan service areas or discontinue some plans.
- The affected plans include certain AARP® Medicare Advantage, UnitedHealthcare MedicareDirect, UnitedHealthcare Dual Complete and other UnitedHealthcare Medicare Advantage plans in multiple states.
- We'll send notices to affected members with information about other plans available in 2021 in their service area.
- In most cases, we won't need to modify Participation Agreements as a result of these changes.

Medicare Advantage Plan Changes in 2021

Which UnitedHealthcare Medicare Advantage plans are affected by the service area reductions, plan terminations or contract non-renewals?

The affected UnitedHealthcare Medicare Advantage plans include certain AARP Medicare Advantage, UnitedHealthcare MedicareDirect, UnitedHealthcare Dual Complete, and other UnitedHealthcare Medicare Advantage plans in multiple states. Service area changes will vary by plan, state and county.

How will UnitedHealthcare notify members about the changes?

We'll send non-renewal notices to affected members dated Oct. 2, 2020, informing them that their plan won't be offered in their county for the coming year. Depending on the market, we may offer other plans in the service area. Some plan options may be limited in 2021.

The non-renewal notice will include information regarding the special election period for member eligibility for 2021 benefit coverage. It will also include information about options available to the member, including other Medicare Advantage plans, Medicare Supplement insurance coverage and/or Medicare Part D coverage, as applicable.

We may also conduct additional outreach to members who are affected to notify them of their choices if another UnitedHealthcare Medicare Advantage plan option is available in their service area.

Because of these changes, we believe it's best if members receive this information from us first. That way we can help ensure transitional care and next steps. Prior to Oct. 2, please don't disclose any information regarding service area reductions or plan non-renewals to your patients who are UnitedHealthcare members.

If I'm affected by these changes, when will I be notified of the specific changes?

After October 2, we'll contact network care providers and facilities with more details if they're affected by these changes. We have an obligation to notify our impacted members first. They will be notified with a required non-renewal notice dated Oct. 2, 2020, informing them that their plan won't be offered in their county for the coming year. Until that date, we are unable to disclose to affected network care providers the specific locations where service area reductions will occur.

Your Participation Agreement

If I'm a participating care provider with UnitedHealthcare Medicare Advantage plans, will these changes affect my Participation Agreement?

In most cases, we won't need to make changes to Participation Agreements as a result of service area reductions or plan terminations. We're still offering network-based UnitedHealthcare Medicare Advantage plans in many areas so your Agreement would still be applicable.

Resources for Your Patients

If one of my patients doesn't enroll in a new UnitedHealthcare Medicare Advantage plan for 2021, what will happen and what should they do?

If an affected member hasn't enrolled in a new UnitedHealthcare Medicare Advantage plan by Dec. 31, 2020, their coverage with UnitedHealthcare will end. Depending on what action the member has taken, they may be enrolled in a different organization's Medicare Advantage plan or be returned to Original Medicare on Jan. 1, 2021.

If an affected member's previous plan included prescription drug coverage, they may also lose Part D benefits in 2021. Whether the member has Part D benefits in 2021 is dependent on the health plan coverage that the member elects. Those members who haven't selected a new Medicare Advantage plan will still have a special election period and may elect to enroll in another Medicare Advantage option until Feb. 28, 2021.

We'll send non-renewal notices to affected members dated Oct. 2, 2020, informing them that their plan won't be offered in their county for the coming year. After Oct. 2, please encourage your patient to read the UnitedHealthcare non-renewal notice materials for their special election period eligibility and information on other options available in 2021 in their service area. For additional help, including selecting a new plan, members may reach out to UnitedHealthcare using the customer service number included in the non-renewal notice.

Where can UnitedHealthcare Medicare Advantage members get more information on or after Oct. 2, 2020?

Members are encouraged to call the customer service number located on the back of their member ID card and in the non-renewal notice for questions about their existing plan or assistance enrolling into a new plan. Our customer service agents are available and trained to help these members. Members can also go to [Medicare.gov](https://www.Medicare.gov) for information about health plan availability.

We're Here to Help

Who do I contact if I have questions?

If you have questions, please contact us at 877-842-3210 (Provider Service Voice Portal) or you can contact your Provider Advocate or local Network Account Manager. If you don't know who your representatives are, you can find this information at [UHCprovider.com](https://www.UHCprovider.com) > Menu > [Contact Us](#) > Find a Network Contact > Select the appropriate state.