

United Healthcare Q&A

1)

Q) When I call a Dr. or therapy office they are not able to tell me the price for a service without having my insurance card. Is there a way to get pricing?

A) Providers would need your insurance information to provide you a price because they have different negotiated rates with different insurance companies. Accessing myuhc.com, or the Health4Me app will provide you UHC's negotiated rates on medical episodes of care, and also prescriptions (including lower cost alternates).

2)

Q) What is the app to use for prescriptions? Are some prescriptions cheaper to buy not using insurance? Why is this?

A) The app is called Health4Me, the drug pricing tool can also be found at myuhc.com. UnitedHealthcare has a negotiated rate for prescriptions. The negotiated price for a prescription does not vary greatly from pharmacy to pharmacy, the biggest savings is in taking a lower cost option which includes generic and therapeutic equivalents (which are lower cost options in the same class of drugs).

Some grocery stores and pharmacies have programs where they offer a very low price for specific generic medications (an example is Walmart who has the \$4 drug list). Certain stores and pharmacies have a cash-price that is very inexpensive and created to drive foot-traffic into their stores (hoping people will buy milk and bread when they are there to pick up medication). The pharmacist can still run the prescription through the UHC system so the member gets deductible credit as the UHC system is built to take the lower of the UHC negotiated drug rate, or the store rate- whichever is lower.

3)

Q) Can I use a manufacturer's coupon to save money on a medication?

A) There are times the drug manufacture will offer coupons that result in prices below UHC's negotiated rate. These coupons are typically offered for high priced medication that the drug company is at risk of losing market share (because a drug is coming off patent, or there are multiple competitive drugs). These coupon/discount prices cannot be used with insurance nor are they accepted by Medicare or Medicaid participants. A member is welcome to present the pharmacist with a coupon, but please note the "coupon amount" amount may not be accepted by the pharmacy.

4)

Q) What is the price for the Berger Health Urgent Care? Is it still free to Logan Elm Employees?

A) Logan Elm employees still can access Berger's Employee Convenience Care Clinic however, the service has never been free. In the past, employees paid a co-pay while today the member will pay the UHC negotiated rate depending on what services are rendered during the visit.

5)

Q) Is there a possibility of optional prescription coverage for our members? I think one of the biggest shocks for people is finding out they have prescriptions that cost \$500, \$600, or even \$1000 a month. You and I talked earlier about the HSA where my wife works having prescription coverage and their monthly premium is higher than ours. I don't think everyone would need or want the additional prescription coverage. But those who do, I think, would be willing to pay a higher premium instead of up to \$1000 a month for prescriptions. So I guess my question for UHC is: Is there an optional prescription coverage plan that I can add to our current plan?

A) We do not have the flexibility to individualize insurance plans beyond Family and Single coverage. In the example above, if our plan did have a separate prescription coverage, everyone would have to have this coverage.

6)

Q) If we use the Good RX app to get a better price on our prescriptions, can we turn in our receipts afterwards to have them count towards our deductible? Also, is there another app to use that would allow us to check how much the prescription would be to run it through with insurance, so we can compare the costs before we have it filled?

A) A member trying to determine the UHC negotiated price of their medications should use the Health4Me App, or myuhc.com while Good Rx displays a "cash price" (meaning, for someone without insurance). We have the choice to use the UHC negotiated rate and have the expenditure count towards our deductible, or we can bypass our insurance all together and use the cash price, such as Good Rx. If we choose the cash option these expenditures will not count towards our deductible.