

Q&A for Transition to Coventry Health Care

Why is this change being made?

The quality of services provided by United Health Care (UHC) has deteriorated significantly during the last 2-3 years. Customer service and claims processing errors that placed UM faculty, staff, and retirees in jeopardy occurred with too great a frequency. These errors were generated by United's staff as well as its systems. A decision was made that it was in the best interest of UM faculty, staff and retirees, UM as an employer, and UM as a provider of health care services that an alternative administrator be sought.

Why was the decision made to move to Coventry?

The decision to contract with Coventry was the result of an extensive effort to identify the company that would best meet our needs. The selection approach included a competitive bid process that was conducted by UM Faculty and Staff Benefits in conjunction with Towers Perrin, a benefits consulting firm. The process included reference checks of both current and former Coventry clients. It should be noted that Coventry has expanded into a national presence in the health care plan administration market. It has greatly increased their network and service capacities through acquisition, product development and increased market presence.

Will the medical benefits change as a result of this change to Coventry as the UM customer service and claims administrator?

No. UM's program is self insured. UM decides what the coverage will be. This coverage is set forth in the Collected Rules and Regulations of the University. Coventry will simply be administering the program based on the terms and conditions prescribed by UM.

How can we be assured that Coventry will provide excellent service?

As a part of our agreement with Coventry, we have set in place very specific performance standards. These standards subject Coventry to substantial financial penalties should they fail to meet these contracted standards. Coventry's performance will be closely monitored. As a part of the process, UM faculty and staff will be surveyed periodically and given the opportunity to provide feedback regarding their experiences.

What does an employee or retiree need to do if already enrolled in the UM Choice Plus POS Program?

You will not need to do anything. Your enrollment will be automatically transitioned to the UM Choice Health Care Program with Coventry.

If a member is on a treatment plan, is ill, receiving prenatal care, or in the hospital at the time of transition, will they need to do anything to transition to Coventry?

Any member who is ill, receiving prenatal care or in the hospital at the time of transition will need to complete a "Transition of Care" form. Coventry will be sending a letter towards the end of October with information on this transition process to all employees along with a form to complete if transition of care is needed. The letter will include a list of conditions that would require completion of this form.

Will this change affect our prescription drug benefits?

No. Express Scripts will continue to administer the program's prescription drug benefit and CuraScripts will continue to be the provider for specialty medications.

The UM Coventry Health Care website does not list my physician, does that mean I have to choose a new doctor?

Coventry is providing an extensive national network to UM. The UM Coventry Health Care provider website is still under development. It will be significantly more user friendly, once development is complete. Please also note that if you are checking with your providers to inquire if they are a network provider for Coventry, you may need to tell them that Group Health Plan (GHP) is part of the UM Coventry network.

If you have a provider who is not in the Coventry network, you might want to ask them if they would consider becoming a part of the Coventry network. The provider application is available on the UM Benefits web site to download, print and take to your physician's office. (<http://www.umsystem.edu/ums/departments/hr/benefits/>)

The following web site address provides instructions to help you find participating providers:

umsystem.edu/ums/departments/hr/benefits/coventry/UM_Provider-Search-Flyer.pdf

If you are still unable to locate your physician, you may send an e-mail to the UM Benefits mail box to request assistance. (benefits@umsystem.edu)

Will members receive new ID cards?

Prior to the January 1, 2008 members will be issued new ID cards for each covered person. Please note any utilization of services after January 1, 2008 will fall under the University of Missouri Choice Health Care Program, therefore it is the member's responsibility to update their coverage information with their provider.

How does this change impact current benefits claimed through United Behavioral Health (UBH)?

Coventry will be using UBH for management of behavioral health and chemical dependency benefits. Therefore, members will not experience a change in covered services or network providers.

What will happen to use of "myuhc.com" and the additional information it provides?

Coventry has a service called "My Online Services" that provides the same type of information that you received from "myuhc.com" such as claims, EOB's, authorizations, request ID cards, e-mail customer service, etc. Your UHC claims information will not be transferred over to Coventry. However, you will be able to continue to have access to claims and other information at "myuhc.com" for a period of 18 months after the 1/1/08 transition.

Who will we talk to when inquiring about claims that originate prior to 1/1/08 transition to Coventry?

You would still continue to call the UHC customer service number you are currently using for any claims that have taken place prior to the transition to Coventry on 1/1/08.

Will the Catastrophic (CAT) plan be discontinued?

The CAT plan will continue to be available for enrollment.

What plan will retirees under the age of 65 be eligible for?

Effective January 1, 2008, retirees that are under age 65 will remain in the University of Missouri Choice Health Care Program (UM Choice Program) administered by Coventry. No action is required on the retirees' part if currently enrolled in the UM Choice Plus POS Program administered by UnitedHealthcare. Additional information on the UM Choice Program and the RIM Program is available at the following web site:

<http://www.umsystem.edu/ums/departments/hr/benefits/>