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UPDATES

OPERATIONAL UPDATE

SPRING 2020



As you know, the COVID-19 pandemic is bringing daily changes, challenges and stresses to all of us. We want to personally assure you that for UnitedAg, everything is business as usual in terms of the services we provide.

Our top priority is the health, safety and well-being of our members, employees, communities, and those we work with and serve. Our team has grown stronger than ever. We've become even more creative and resilient, and it's been amazing to see how all of us have adapted so quickly.

**Kirti Mutatkar - CEO**



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# GROUP ADMINISTRATION

PRESENTATION BY: CHANNY LEE

# UPDATES



## Service levels due to COVID-19

- Immediate turn around for contribution payment report
- Working with employer groups needs



## Portal

- Behind the scene updates



## Invoicing

- New design still in the works



## Enrollment

- Responses kept at a 3 day turnaround or sooner



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PRESENTATION BY: LAURA GARZA



1266 20718

UNITED AGRICULTURAL BENEFIT TRUST  
54 CORPORATE PARK  
IRVINE CA 92606-5105

## Explanation of Benefits

RETAIN FOR TAX PURPOSES  
THIS IS NOT A BILL  
ESTO NO ES UNA FACTURA

### Forwarding Service Requested

\*\*\*\*\*ALL FOR AADC 950  
PB-DSM-406-ENV 3274  
XXXXXXXXXXXXXXXXXXXX  
XXXXXXXXXXXXXXXXXXXX  
XXXXXXXXXXXXXXXXXXXX

**Member Services**

Group Name: ABC Company, Inc.  
Group No: 99905  
Date: 04/06/20  
**Member ID: XXXXXXXXXX**

Website: www.unitedag.org  
Email: memberservices@unitedag.org  
Questions: Do you have questions and would like to talk to someone? Please contact the Member Services Department at: (800) 223-45906.

Si usted tiene una pregunta y le gustaría hablar: con alguno de nuestros representantes, por favor comuníquese al Departamento de Servicios al Miembro: (800) 223-4590.

## Member ID

Added in the Member ID on the top, to easily identify who the main enrollee is under the plan.

## Spanish Translation

Updated the Spanish translation under Member Services to have ensure our members properly understood who to contact with questions.

**For Dates of Service: 03/13/2020 thru 03/18/2020**

Dear (Name),

The information below is a summary of the healthcare claims you incurred for the period 03/13/2020 through 03/18/2020. This information is commonly referred to as an "Explanation of Benefits" (EOB). **This is not a bill.** It is a summary, followed by the claim details, of how your recent claims were processed. It includes any co-pay, deductible, coinsurance (%) or non-covered amounts that you may owe to the provider(s) of service. Use this EOB to verify the accuracy of any bill you may receive from the provider(s) listed below. If you did not receive service from the provider(s) listed below or suspect fraudulent charges please contact the Member Services department at the number listed above.

### Total Billed Amount

\$2,936.00

This is the total amount **your provider(s) charged for services received from** 03/13/2020 through 03/18/2020

### Total Amount Paid By Plan

\$1,555.39

This is the amount the plan **paid on your behalf for services you received.** Please see the claim detail section below for more information.

## Updated Language

Previously: "For the Service Period"

Updated: "For the Dates of Service"

Previously: "for bills received for the dates of service"

Updated: "your provider(s) charged for serviced received from"

Previously: "paid for services billed"

Updated: "paid on your behalf for services you received."



## Claim Summary

Claim #	Patient Name	Billed Amount	Discount Amount	Ineligible Amount	Allowed Amount	Deductible Amount	Co-Pay Amount	Pre-Paid Other Ins.	Plan Payment	Patient Responsibility
2020-XXXXXXX- 0000	Name	\$1,110.00	\$563.87	\$0.00	\$546.13	\$0.00	\$0.00	\$0.00	\$546.13	\$0.00
2020-XXXXXXX- 0000	Name	\$1,600.00	\$769.46	\$0.00	\$830.54	\$0.00	\$0.00	\$0.00	\$830.54	\$0.00
2020-XXXXXXX- 0000	Name	\$226.00	\$27.28	\$0.00	\$198.72	\$0.00	\$20.00	\$0.00	\$178.72	\$20.00
<b>Column Totals</b>		\$2,936.00	\$1,360.61	\$0.00	\$1,575.39	\$0.00	\$20.00	\$0.00	\$1,555.39	\$20.00

Claim: 2020-XXXXXXX-0000

Member ID: XXXXXXXXXXXX Oper #: 41

Provider: FAMILY CARE MED GRP

Patient: Name

Patient Account #: XXXXXXXXX

Provider # 770229307

Dates of Service	Procedure	Remark Code	Network	Billed Amount	Discount Amount	Ineligible Amount	Allowed Amount	Deductible Amount	Co-Pay Amount	Co-Insurance	Remaining Paid At	Payment Amount
03/18-03/18/2020	XXXXXXXXXXXXXXXXXXXX	15	1	\$116.00	\$0.00	\$0.00	\$116.00	\$0.00	\$20.00	\$0.00	100%	\$96.00
03/18-03/18/2020	XXXXXXXXXXXXXXXXXXXX	13	1	\$110.00	\$27.28	\$0.00	\$82.72	\$0.00	\$0.00	\$0.00	100%	\$82.72
<b>Column Totals</b>				\$226.00	\$27.28	\$0.00	\$198.72	\$0.00	\$20.00	\$0.00		\$178.72

## Claim Summary / Detail

- Separated the “Discount Amount” and “Ineligible Amount” into two separate columns
- Totaling the Co-Pay Amount – fixed
- Change “Paid At” to “Remaining Paid At” – to clarify how the claim was paid at after benefits have been applied

# ADDITIONAL CHANGES TO COME

Changing the date to reflect when the EOB is printed vs the date of the first claim in the episodic period

## Explanation of Benefits

**RETAIN FOR TAX PURPOSES  
THIS IS NOT A BILL  
ESTO NO ES UNA FACTURA**

### Member Services

**Group Name:** ABC Company, Inc.

**Group No:** 99905

**Date:** 04/06/20

**Member ID:** XXXXXXXXXX

## Claim Summary

Claim #	Dates of Service	Patient Name
2020-XXXXXXX- 0000	03/13-03/13/2020	Name
2020-XXXXXXX- 0000	03/13-03/13/2020	Name
2020-XXXXXXX- 0000	03/13-03/13/2020	Name
Column Totals		

Adding in the "Dates of Service" to match to the detail claims listed on the EOB



# ADDITIONAL CHANGES TO COME

Adding in the corresponding network number to match to the detail claims listed on the EOB

## Network Information

1 These claims are being paid pursuant to your contract with Blue Shield of California. Blue Shield of California, an independent member of the Blue Shield Association, provides network access only, and no network access is available from Blue Cross Blue Shield plans outside of Blue Shield of California's service area. Blue Shield of California provides no claims payment services and does not assume financial risk or obligation with respect to claims.

Updating the Accumulators section, to make sure its easier to follow with clearly labels and data

Accumulators		
Description	Plan Max Amount	Amount Remaining
Individual In-Network   Deductible	\$ XXXXX	\$ XXXXX
Individual In-Network   Out Of Pocket	\$ XXXXXXX	\$ XXXXXXX



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MEMBER SERVICES

PRESENTATION BY: SONIA ROLDAN

# COVID-19 UPDATE



## UnitedAg Wellness Centers

- Test for COVID-19 are available at our wellness centers. There will be a pre-vetting process that will take all symptoms and travel exposures into consideration.
- Teleconsultations are now available for all our members by calling [877.877.7981](tel:877.877.7981) or visiting our online portal at [unitedag.org/teleconsult](https://unitedag.org/teleconsult)
- Copay's are waived for HSA members from April 1st until July 31st due to COVID-19.



## Teladoc

- Teladoc can help answer questions about the disease, evaluate risk and provide support by phone or video and help relieve symptoms for affected patients. You can contact them at [1-800Teladoc](tel:1-800-Teladoc). No deductible, copay or coinsurance is required for members enrolled in HSA plans from April 1st until July 31st

# COVID-19 UPDATE



## CVS Caremark

- Waiving early refill limits on 30-day prescription for maintenance.
  - Request “on-demand delivery” at checkout
- \* UnitedAg is waiving all home delivery charges for prescription medications.
- Controlled substances and medications that require refrigeration cannot be delivered to most locations at this time.



## Blue Shield of CA

- Incorporated the telehealth provision due to COVID-19 for office visits consultations.
- Telehealth consults are subject to the members plan benefit for non-COVID-19 related.

# COVID-19 UPDATE



## COVID-19 Testing

- FDA-Approved test are covered at 100% as of March 01, 2020
- Health care provider visits ( in-out of network), urgent care visits and emergency rooms visits that may result in the administration of the test will be paid at 100%

\* The member will be responsible for standard out of pocket expenses for treatment of COVID-19



## Diagnostic testing & Antibody Test

- CT Scan for Diagnosis when kits are not available
  - Not covered for testing purposes
  - Considered Diagnostic Testing / Subject to Deductible % Payable
- Antibody Test
  - Currently under medical review

# PHARMACY

## HSA Plans

- Now include mail order as a pharmacy benefit

## Diabetic Benefit Program

- No-cost diabetes Accu-Check Blood Glucose Meter.
  - Meters and Test Strips
  - You can get started by visiting this web address:  
[info.caremark.com/managingdiabetes](http://info.caremark.com/managingdiabetes)
  - Or by calling 877.418.4746  
Monday - Friday 8:00 a.m. - 6:00 p.m. (CT)

## Glucose Monitors

- UnitedAg has now included the Continuous Glucose Monitors

## FreeStyle Libre

- Paid at no cost to the member

## Dexcom

- Subject to the members pharmacy benefits and consider Formulary Tier 2

# DIABETIC BENEFIT PROGRAM

## Freestyle libre

### Freestyle Libre 14-Day

- **Sensor** - replaced every 14 days
- **Reader** – This is the rechargeable device that allows member to view the BG readings. Manufacturer offers a warranty on the reader.

### Freestyle Libre 10-Day

- **Sensor** - replaced every 10 days.
- **Reader** – This is the rechargeable device that allows member to view the BG readings. Manufacturer offers a warranty on the reader.

## Dexcom

### Dexcom G6

- **Sensor** - replaced every 10 days.
- **Transmitter** - replaced every 90 days.
- **Receiver** – This is the rechargeable device that allows member to view the BG readings. Dexcom offers a 1-year warranty.

### Dexcom GG5

- **Sensor** - replaced every 7 days
- **Transmitter** - replaced every 90 days
- **Receiver** – This is the rechargeable device that allows member to view the BG readings. Dexcom offers a 1-year warranty.

# MEMBER ADVOCATES

The member advocate service was designed to assist our members with complex situations such as medical authorizations, pharmacy denials, appeals and medical bills. Our advocates understand the complexities of the health care system and know the right people to get the necessary results on behalf our members. When we work with a member, they will be assigned to an Advocate who will provide a means of contacting them.

Our advocates are prepared, trained and supported in their role, and have regular opportunities to develop their skills and experience. We continue to expand the service level by adding more hands-on deck.

For any inquiries or for assistance, please email [memberadvocate@unitedag.org](mailto:memberadvocate@unitedag.org).







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CLIENT & FIELD SERVICES

PRESENTATION BY: DONNA BARES

# TOPICS



Virtual Open Enrollment



Renewal Distribution



COVID-19 Resource Highlight Sheet



Upcoming Advancements



Hardships Requests

# VIRTUAL OPEN ENROLLMENT

Below are three virtual open enrollment options that are available to you:

1

## **Video or Telephone Conference Meetings**

Employers can schedule a video or telephone conference call to replace in person open enrollment presentations for their staff with their designated field service representative. Similar to standard meetings, the representative will provide a benefit overview via phone or video, and will be available for questions after the presentation.

2

## **Virtual Office Hours**

Employers can request a specific date and time frame they would like their field service representative to be available to answer member benefit questions. Members can sign up for their own one-on-one appointment with the representative during that time frame.

3

## **Customized Benefit Recordings**

Based on a particular employer's benefits, a field service representative can prepare a recording to distribute to employees during open enrollment. Members can listen to the overview of their unique benefits at their own time.

To set up a virtual open enrollment please contact your UnitedAg Account Manager or email [clientservices@unitedag.org](mailto:clientservices@unitedag.org)

# ANNUAL RENEWAL DISTRIBUTION



- To reduce paper waste and accommodate those sheltering in place, renewals will begin to be distributed via email when acceptable to the employer
- Per renewal cycle, each employer will be contacted to determine if receipt of renewal materials via email is suitable
- If you would like to confirm your ability to accept renewal documents via email in advance, please contact your UnitedAg account manager or email [clientservices@unitedag.org](mailto:clientservices@unitedag.org)

# COVID-19 RESOURCE HIGHLIGHT SHEET

- One-page reference sheet
- Member benefits accessible from the comfort of home
- Includes hyperlinks to related flyers and web locations
- Available in English and Spanish



## WE ARE HERE FOR YOU

UnitedAg wants to remind you of the health resources you have available from the comfort of your home.



**Health & Wellness Centers**

- Call the [health & wellness](tel:877.877.7981) hotline at 877.877.7981
- Phone consultations are available Monday - Friday from 7:30 am - 5:30 pm by appointment
- On your call, you will be connected to the appropriate provider to [vet your symptoms](#) prior to visiting



**Teladoc Health**

- Contact a provider using the [Teladoc App](#) or calling 1-800-Teladoc
- Get answers to questions about the disease, evaluate your risk, or get access to care options by phone or video
- HSA plan members will be able to have telemedicine consults covered at 100% from April 1st until July 31st



**CVS Caremark**

- Download and [register](#) yourself on the [CVS Caremark App](#) for additional help
- Check drug copays against your plan benefits to find savings opportunities and help offset medication costs during financial hardship
- Request that your medication be delivered safely to your home using CVS Caremark's [free delivery service](#)



**COVID19 Webpage**

- Visit <https://www.unitedag.org/health/benefits/coronavirus> for regular state and federal updates on COVID19, your benefit options, and additional assistance
- Sign-up to receive weekly emails with news and resources
- Sign-up for our HealthChats at <https://mailchi.mp/unitedag/healthchats-signup>

**Ask Doctor Ku**

Review the answers to your [frequently asked questions](#) as it pertains to testing coverage, contribution, open enrollment, furloughed employees and more!

Review the answers to your [frequently asked questions](#) as it pertains to testing coverage, contribution, open enrollment, furloughed employees and more!

Request the answers to your [frequently asked questions](#) as it pertains to testing coverage, contribution, open enrollment, furloughed employees and more!



## ESTAMOS PARA SERVILE

UnitedAg desea recordarle de los recursos de salud que tiene disponible desde la comodidad de su hogar.



**Centros de Salud y Bienestar**

- Llame a la línea directa de [salud y bienestar](tel:877.877.7981) al 877.877.7981
- Las consultas telefónicas están disponibles de lunes-viernes de 7:30am-5:30pm por cita solamente
- Al llamar, se comunicará con el proveedor apropiado [para examinar sus síntomas](#) antes de la consulta



**Teladoc**

- Comuníquese con un proveedor usando la [aplicación de Teladoc](#), o llamando al 1.800.835.2362
- Obtenga respuestas sobre la enfermedad, riesgos y opciones por teléfono o video llamada
- Miembros con un plan **HSA** también podrán tener acceso a consultas de telemedicina cubiertas al 100% a partir del 1º abril hasta el 31 de julio 2020



**CVS Caremark**

- Descargue y regístrese en la [aplicación CVS Caremark](#) para obtener ayuda adicional
- Verifique los copagos de los medicamentos con su plan para encontrar oportunidades de ahorro durante las dificultades financieras
- Solicite que su medicamento se entregue de manera segura a su hogar utilizando [el servicio de entrega gratuito de CVS Caremark](#)



**Pagina Web COVID19**

- Visite <https://www.unitedag.org/healthbenefits/coronavirus> para obtener actualizaciones estatales y federales periódicas sobre COVID-19, sus opciones de beneficios y asistencia adicional
- Regístrese para recibir correos electrónicos semanales con noticias y recursos
- Regístrese en nuestras charlas de salud en <https://mailchi.mp/unitedag/healthchats-signup>

**Preguntele a la Doctora Ku**

Mande su correo electrónico para cualquier pregunta general de salud médica a nuestra Directora Médica de UnitedAg, Dra. Rosemary Ku, al correo: [askdoctorku@unitedag.org](mailto:askdoctorku@unitedag.org)

**Preguntas Frecuentes para el Empleador y Empleados**

Se les recomienda visitar nuestra página de [preguntas frecuentes](#) sobre cobertura de pruebas del COVID-19, incluso preguntas con respecto a las contribuciones, inscripción abierta, suspensión o pérdida de trabajo, y más!

Member Services • 800.223.4590 • [memberservices@unitedag.org](mailto:memberservices@unitedag.org) • [www.unitedag.org](http://www.unitedag.org)

Servicio para Miembros • (800) 223-4590 • [memberservices@unitedag.org](mailto:memberservices@unitedag.org) • [www.unitedag.org](http://www.unitedag.org)

# UPCOMING ADVANCEMENTS

As the nature of the environment continues to change as the result of the current pandemic, UnitedAg promises to continue to deliver virtual alternatives like:

- Online Enrollment Platforms
- UnitedAg Event Video Conferencing
- Expanding Telehealth Services
  - Mental Health Resources, Back Care & Nutrition Services

# HARDSHIP REQUESTS

We want to hear from you; let us know how we can help. If your organization is experiencing hardship as a result of the coronavirus and you would like information on assistance or options, please contact your designated UnitedAg account manager or email [clientservices@unitedag.org](mailto:clientservices@unitedag.org).

A grayscale background image showing several people's hands and arms as they work with tablets and pens on a table. The scene is slightly blurred, focusing on the interaction with technology.

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QUESTIONS