



Williamson County Benefits Committee

January 20, 2021

- **Open Enrollment Update – Plan elections**
- **Local Network Update**
- **Naviguard Member Advocacy**
- **Cancer Support Program**
- **Pharmacy - May 1 Prescription Drug List Updates**

2021 Open Enrollment Elections



- **Choice EPO HSA Plan – 34 employees**
- **Nexus Open Access Plan - 1150 employees**
- **Choice Plus Plan – 314 employees**

Local Network Update



- **Seton Contract**
- **US Anesthesia**
- **Charter**



Naviguard™ Out-of-Network Solutions



NAVIGUARD™



UnitedHealthcare®

Helping deliver a better member experience and lowering costs.

Assertive Pricing	Self-service Tools	Support	Balance Bill Negotiation
<ul style="list-style-type: none"> Proprietary reference-based pricing. Typical out-of-network savings of 70% off billed charges. 	<ul style="list-style-type: none"> Actionable and comprehensive content designed to help empower employees to avoid and mitigate balance bills. Downloadable action plans, tips and scripts that help drive effective negotiations. 	<ul style="list-style-type: none"> Member receives letter with available support. 1-on-1 balance bill support from a dedicated advisor. Personalized guidance to help members stay in the network. Consistent point of contact. Fully integrated with UnitedHealthcare advocates. 	<ul style="list-style-type: none"> Local market expertise. Tailored negotiation approach. Tools to defend fair-market rates. End-to-end issue resolution.



Savings results shown may vary based on customer plan and geographic distribution and are not a guarantee of future results.

Providing an exceptional member experience.



Naviguard Out-of-Network Solutions

How Naviguard works.

Member Had CHOICE

Example: Scheduled knee surgery at an out-of-network facility.

The claim is priced, but because the provider is not contracted with UnitedHealthcare, the billed charge exceeds the allowed amount and the member is balance billed.

Consumer support:
Member contacts a
UnitedHealthcare
advocate who will
connect to Naviguard.

NAVIGUARD™

Dedicated advisor works
1-on-1 with member
until resolution.

Naviguard attempts to
negotiate a discount with
the provider.

If negotiated amount is
under threshold, employer
pays. Otherwise, member
will be responsible for the
resulting provider bill.



Member receives Explanation of
Benefits (EOB) statement. This
triggers Naviguard letter about
available member support.



If out-of-network provider
charges more than the
allowed reimbursement
amount, member may be
balance billed.



Member Had NO CHOICE

Example: Chest pain at an ER.

A member was unknowingly treated by an out-of-network physician. Because they did not have a choice, the out-of-network services are covered under the benefit plan.

Member is supported;
employer pays
negotiated amount.



Cancer Support Program

Cancer Support Program



Employer Advantages

- Mitigation of cancer related expenses
- Improved quality of life and quality care of members
- Reduction of absenteeism and increase in productivity
- Increased employee satisfaction with employer's benefits

Member Advantages

- Personalized one-on-one member /family support, education and empowerment for any cancer diagnosis, both adult and pediatric
- Intensive, ongoing case management when needed to help members cope during treatment and help reduce or prevent symptoms and side effects that can lead to costly hospital admissions
- Guidance related to hospice, palliative care, survivorship and behavioral health services
- Benefit counseling
- Opportunity for reduction in treatment costs
- Access to quality and efficient information, support and care during treatment, recovery or end of life via the specialized cancer nurse, and cancer Centers of Excellence
- Improved quality of life