

2018 Unitedhealthcare Summary Of Benefits And Coverage

2018 Unitedhealthcare Summary Of Benefits And Coverage Decoding Your 2018 UnitedHealthcare Summary of Benefits and Coverage SBC Navigating your health insurance plans Summary of Benefits and Coverage SBC can feel like deciphering a foreign language But dont worry This guide will help you understand your 2018 UnitedHealthcare SBC empowering you to make informed decisions about your healthcare Well break down the key sections provide practical examples and answer frequently asked questions What is a Summary of Benefits and Coverage SBC Your SBC is a concise standardized document mandated by the Affordable Care Act ACA It summarizes the key features of your UnitedHealthcare plan in plain English making it easier to compare different plans and understand your coverage Think of it as your personal healthcare roadmap for the year While specific details might vary depending on your plan type eg HMO PPO EPO the core elements remain the same Visual Include a sample image here of a generic SBC page perhaps highlighting key sections with boxes and arrows This could be a mockup or a publicly available example with sensitive information redacted Key Sections of Your 2018 UnitedHealthcare SBC Lets explore the crucial sections youll find in your 2018 SBC

1 Plan Information This section provides a quick overview of your plans name ID number and the type of plan HMO PPO EPO etc Understanding your plan type is crucial as it dictates how you access care Example Your SBC might state UnitedHealthcare Choice HMO Plan Plan ID 1234567 This tells you its a managed care plan HMO requiring you to choose a primary care physician PCP for referrals to specialists

2 Covered Services This is a comprehensive list of what your plan covers Its often categorized into sections like

2 Doctor Visits This specifies your copay or coinsurance for office visits specialist visits and urgent care Hospital Care Outlines costs associated with inpatient hospital stays including room and board surgery and other hospital services Prescription Drugs Details your formulary the list of covered medications and costsharing copay coinsurance Generic drugs are usually cheaper than brandname medications Mental Health and Substance Use Disorder Services This section outlines coverage for mental healthcare and addiction treatment The ACA mandates parity meaning mental health coverage should be comparable to physical health coverage Preventive Services Many plans cover preventive services such as annual checkups vaccinations and screenings with no costsharing Visual Create a table here summarizing common costsharing examples copay for doctor visit coinsurance for hospital stay deductible outofpocket maximum

3 CostSharing This is arguably the most important section It explains how much youll pay outofpocket for covered services Key terms to understand include Deductible The amount you pay outofpocket before your insurance starts paying Copay A fixed amount you pay for a covered service eg 30 for a doctors visit Coinsurance Your share of the costs after youve met your deductible Its usually a percentage eg 20 OutofPocket Maximum The most youll pay outofpocket in a year Once you reach this limit your insurance covers 100 of covered services

4 Using Your Plan This section provides crucial information on how to access care within your plans network This includes finding doctors getting referrals if applicable to your plan type and filing claims

5 Appeals and Grievances This section explains the process for appealing a claim denial or filing a grievance if you believe your plan has not met its obligations

Howto Guide Understanding Your Costs Lets illustrate with a practical example Scenario You have a UnitedHealthcare PPO plan with a 1000 deductible a 20 coinsurance and a 5000 outofpocket maximum You need a surgery costing 10000

1 Deductible You first pay your 1000 deductible

2 Coinsurance After meeting your deductible you pay 20 of the remaining 9000

3 1800 3 Total OutofPocket Your total cost is 1000 1800 2800 This is well below your 5000 outofpocket maximum

Finding Your 2018 SBC If you no longer have your 2018 SBC you can likely find it online through the UnitedHealthcare member portal or by contacting their customer service

Key Points Your SBC is a crucial document summarizing your 2018 UnitedHealthcare plan coverage Understand your plan type HMO PPO EPO etc as it impacts how you

access care Familiarize yourself with costsharing terms like deductible copay coinsurance and outof pocket maximum Use your SBC to understand covered services and how to access care Know how to appeal a claim denial or file a grievance Frequently Asked Questions FAQs 1 Q My doctor isnt in my plans network What happens A If you see an outofnetwork doctor youll likely pay a higher percentage of the costs Check your SBC for outofnetwork costsharing details With a PPO plan you may still have some coverage but it will be less than with an innetwork provider With an HMO you usually need a referral to see a specialist and outofnetwork care is typically not covered 2 Q What if I need a procedure not listed in my SBC A Contact UnitedHealthcares customer service to inquire about coverage for that specific procedure They can provide preauthorization which helps you understand the costs beforehand 3 Q How do I find a doctor in my network A Use the UnitedHealthcare provider search tool on their website This tool allows you to search by specialty location and other criteria 4 Q I received a bill that seems incorrect What should I do A Review your explanation of benefits EOB carefully If you still believe the bill is incorrect contact UnitedHealthcare customer service to discuss the discrepancy 5 Q Whats the difference between an HMO and a PPO plan 4 A An HMO generally requires you to choose a primary care physician PCP who acts as a gatekeeper for referrals to specialists A PPO allows you to see specialists without a referral but typically involves higher outofpocket costs for outofnetwork care This comprehensive guide provides a strong foundation for understanding your 2018 UnitedHealthcare SBC Remember understanding your coverage is crucial for making informed decisions about your healthcare and avoiding unexpected costs Always consult your SBC and contact UnitedHealthcare directly if you have any questions or concerns

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