



Dear UnitedHealthcare Member:

We are pleased to announce the availability of a new process for handling the submission of claims for Medicare secondary coverage administered by UnitedHealthcare. Based on agreements with Medicare, we can receive an electronic copy of your Explanation of Medicare Benefits (EOMB) statement directly from the Medicare processor. Upon receipt of the EOMB, UnitedHealthcare will process the balance of your claim under the provisions of your employer's benefit plan. This eliminates the need for you or your physician to make a copy of the EOMB and submit a second claim to UnitedHealthcare for Medicare.

To take advantage of this streamlined process, please complete the enclosed Medicare Cross-Over Enrollment Form and return it as soon as possible. Your spouse may also participate in this process if she/he is eligible for Medicare and does not have any other group medical benefits coverage from another source.

It is anticipated that this new process will be in place approximately 4 weeks after UnitedHealthcare receives the enrollment form. You can verify that the automated cross-over is in place if you receive an EOMB statement from your Medicare carrier which states that your claim has been forwarded to your secondary insurance carrier. Until this message appears on your EOMB, it is important that you continue to file secondary claims with UnitedHealthcare for that portion of the charges. If your Medicare carrier does not send you an EOMB, you will know that your claim was crossed over if your UnitedHealthcare Explanation of Benefits includes a summary of Medicare benefits.

This new process does not apply to prescription drug expenses. Claims for those expenses should continue to be filed as they have in the past.

Remember, in order for you to take advantage of this process for Medicare and DME secondary claims, it is important that you complete and return the Enrollment Form in the enclosed postage-paid envelope as soon as possible. If you have any questions, please call UnitedHealthcare's Customer Care at the number on the back of your medical ID card.

Sincerely,

UnitedHealthcare

Enclosure

MEDICARE CROSS-OVER ENROLLMENT FORM**Return To:**

Eligibility Operations
Medicare Cross-over Program
PO Box 30963
Salt Lake City, UT 84130-0963
Or Fax to: 248 733 6061

Employer Name: Suffolk School Employees Health**Group Number: 710635****Subscriber Number:** _____

(Refer to your UnitedHealthcare ID card for help in completing the information above.)

Yes! I want to participate in the Medicare Cross-Over Program.

Retiree/Participant: (Complete this section if you are the retiree OR if you are the only person enrolling in Medicare Cross-Over. PLEASE PRINT WITH BLACK OR BLUE PEN)

Name _____

Soc. Sec. # _____ - _____ - _____ Date of Birth _____ / _____ / _____

Address _____

City _____ State _____ Zip _____

Medicare Claim # _____ - _____ - _____

(Enter the Medicare Claim # as it appears on your Red, White and Blue Medicare Health Insurance Card)

Spouse: (Complete this section only if your spouse, as the retiree, completed the above section and you also want to enroll in Medicare Cross-Over.)

Name _____

Soc. Sec. # _____ - _____ - _____ Date of Birth _____ / _____ / _____

Medicare Claim # _____ - _____ - _____

(Enter the Medicare Claim # as it appears on your Red, White and Blue Medicare Health Insurance Card)



QUESTIONS AND ANSWERS ABOUT MEDICARE CROSS-OVER

These Questions and Answers about Medicare Cross-Over give you an overview of the process.

1) What is Medicare Cross-Over?

Medicare Cross-Over is the process by which Medicare automatically forwards medical claims to UnitedHealthcare for processing. In effect, a Medicare recipient has *one stop shopping* for submitting medical claims and there is no need for you to file twice!

2) Who can use Medicare Cross-Over?

Medicare Cross-Over is available to any Medicare-primary UnitedHealthcare enrollee. That is, Medicare pays first, then claims are submitted electronically to UnitedHealthcare. It is available to both enrollees and their Medicare-eligible dependents, if they do not have group coverage from another source.

3) How do I enroll?

Just complete and return the Enrollment Form in the enclosed postage-paid envelope as soon as possible.

4) What claims are included?

Medicare Part A and B are included. Prescription drug expenses are not included.

5) Will Medicare Cross-Over help to speed up the claims payment process?

Since UnitedHealthcare will receive claims electronically from Medicare, the claims payment cycle should be shortened. You should receive reimbursement faster! However, any delay by Medicare will result in a delay of the submission of the claim to UnitedHealthcare.

6) Will my claims be paid differently under this new method?

No. The benefits of the plan have not been changed. Only the paperwork has been eliminated for you.

7) Is there any cost to me for Medicare Cross-Over?

No. As a UnitedHealthcare plan enrollee, you will not be charged for claims processed through Medicare Cross-Over.

8) How will I know that Medicare has sent my claim to UnitedHealthcare?

You may receive an Explanation of Medicare Benefits (EOMB) from your Medicare carrier which will tell you that your claim has been forwarded to your "secondary carrier". (The EOMB may refer to your "secondary carrier" rather than UnitedHealthcare specifically.) If this message does not appear, you will have to submit the claim to UnitedHealthcare yourself.

9) Doesn't my doctor file claims for me now?

Doctors are required to file claims only with Medicare. Even if your doctor does send the bill directly to UnitedHealthcare, the claim cannot be processed until Medicare's payment information is received.

QUESTIONS AND ANSWERS ABOUT MEDICARE CROSS-OVER

10) Will I ever need to submit my own claims?

Prescription drug expenses will still need to be submitted to UnitedHealthcare. This type of expenses should continue to be filed as they have in the past.

11) If I have a Medicare Cross-Over question concerning my health insurance coverage, whom do I ask?

If you have any questions about anything involving your medical claim, call UnitedHealthcare's Customer Care at the number found on the back of your medical ID card. If you have any questions about your primary claim, you should call Medicare.

12) How do I locate my Medicare Claim # for the enrollment form?

Please see attached example of a Medicare ID card, you can locate your Medicare Claim # on your card (see circled area), please make sure you include all 9 digits, along with alpha characters that appear before or after the 9 digits.

