



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 or 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.

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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.

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

Prescription drug expenses will still need to be submitted to UnitedHealthcare. This type of expense 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.

