



Only deductible credit will be issued. No OOP Max.

In order to process the deductible credit, we will need the following:

1. The Prior Carrier History Report for the entire group. While we understand that many times it cannot be obtained it must be requested initially.
2. If prior carrier report cannot be obtained...
 - GA/Brokers must gather all EOBs and submit all at once.
3. For members who are enrolled with family coming from HSA/HRA plans with prior carrier, EOBs must separate out the amounts each individual family has met. We cannot accept EOBs that only detail out the amount met under the family. If only one family member met the entire family deductible then the EOB must clearly state that information.

Where to send the request:

- Send to: CA_GeneralAgent@uhc.com

Deductible credit is valid only for the following scenarios:

- New groups to UnitedHealthcare; Same employer group simply changing insurance carriers
- Acquisitions, groups coming off a Professional Employer Organizations & Spin offs, provided the correct process was followed. (i.e. Underwriting approval through your AE)
- COBRA coverage updates; Surviving spouse, Dependents no longer eligible under group plan
- HMO to HMO
- PPO/HSA to PPO/HSA

Deductible credit is not valid for the following scenarios:

- An individual switching jobs
- New hires
- A dependent coming onto an existing UnitedHealthcare insured's coverage
- A dependent moving from dependent status to employee status with the same employer
 - Or vice versa – a dependent moving from employee moving to dependent status
 - Example – previous carrier spouse was listed as employee and with UHC that member is listed as spouse
- Prior individual plans; credit is not permitted as individual coverage, by definition, is out of scope
- 4th Quarter carryover
- PPO/HSA to HMO
- HMO to PPO/HSA