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Outlook

A Newsletter for OneNet PPO Payers

Summer 2009

NCQA renews OneNet's certified status for Credentialing



OneNet once again received certified status in Credentialing by the National Committee for Quality Assurance (NCQA), a non-profit organization dedicated to improving health

care quality.* The two-year certification marks the third time OneNet has earned this distinction, which we have held continuously since 2003, the first year we participated in NCQA's voluntary review process. NCQA's survey of OneNet's credentialing and recredentialing practices includes an extensive look at our credentialing policies; verification of medical licensure, malpractice history and other credentials; and recredentialing timelines. OneNet's NCQA current certified status in Credentialing, which can be seen at www.ncqa.org, is valid through December 2010.

*NCQA has reviewed and certified OneNet PPO's Credentialing functions only. For complete details on the scope of this review, visit www.ncqa.org.



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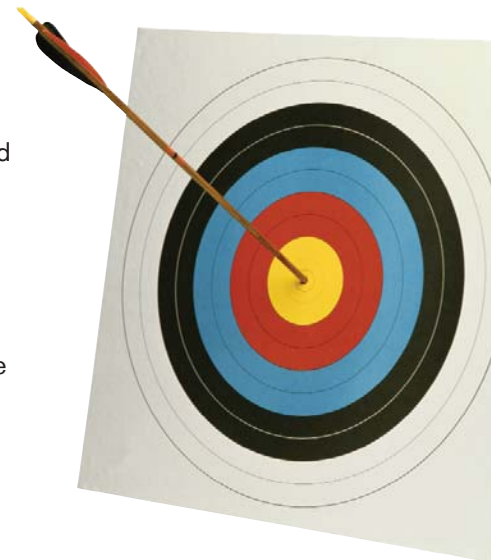
Payer satisfaction survey - your opinion matters!

Thank you to those payers who participated in our biennial Payer Satisfaction Survey this past June.

The Payer Satisfaction Survey asks payers to rate OneNet's customer service and operations in areas such as account management, claims re-pricing, network access, and more. Feedback from past surveys has helped us improve our claims turnaround time, strengthen our utilization management products and fine tune the training of our account managers.

In addition, this year marked the first time we conducted this survey online to offer our payers a more convenient and streamlined way to provide their feedback and comments.

We will be bringing you a summary of our findings in future issues of *Outlook*, as well as updates on how we are using these results to improve our service to you.



From the President's Desk

Modernizing health care

The current efforts to reform our national health care system have produced both optimism and apprehension across the health care community. While thoughtful changes would undoubtedly improve efficiencies, expand coverage and effectively address ever-rising costs of care, there is also valid concern that some proposals would adversely impact access, service quality, and costs to employers, insurers and individuals alike.

As a health care leader, our parent company UnitedHealth Group is taking an active role in the work to modernize the health care system. UnitedHealth Group has met with White House officials and members of Congress, and is promoting comprehensive, sustainable reform efforts that can slow the rise of medical costs and improve access to quality care. Some of these strategies include:

- Building on the foundation of employer-based health coverage and supporting new tax incentives that allow small businesses to offer basic coverage to all employees.
- Modernizing the way care is delivered to improve affordability and quality, and strengthening primary care for better coordination, higher quality and earlier preventive care.
- Making technology an enabling force for better health care to improve information sharing, reduce errors and ensure efficient use of medical resources.

The newly established UnitedHealth Center for Health Reform and Modernization has also produced two reports focused on cost containment, which is essential to expanding health coverage. The first report demonstrates how federal government programs could achieve \$540 billion in savings over the next decade through practices that slow the growth of medical spending. The second shows how greater use of technology across the health care system can generate another \$332 billion in savings, an estimated 30 percent of which would be realized by insurers and payers. You can read both reports, and learn more about UnitedHealth Group's efforts, at www.unitedhealthgroup.com.

At OneNet, our network is aligned with the values being championed by UnitedHealth Group at the national level. We emphasize patient choice by contracting with a broad selection of providers in a full range of specialties, and regularly monitor access and availability to ensure options for care exist across our service area. We are committed to adhering to the highest credentialing standards to ensure our participating providers have a track record of delivering quality care. Our competitive contracted rates generate consistent savings for payers and participants. And we work to streamline operations through technologies that reduce costs, provide quick turnaround and make information more readily available.

You'll find examples of all of these efforts in this issue of *Outlook*. And as the dialogue about health care modernization continues to evolve, we will keep you apprised of UnitedHealth Group's involvement on both the national and local level. Until then, I wish you all the best, and hope that you are enjoying a pleasant and relaxing summer.

John DeRosa
President, OneNet PPO

Network overview

Our 2009 Access & Availability Study found that the OneNet PPO Network continues to meet or exceed access standards across our service area.¹ Below is a current overview of our network providers and points of access:²

- Number of Participating Physicians and Health Care Practitioners **68,915**
- Number of Physician and Health Care Practitioner Points of Service **99,772**
- Number of Participating Hospitals **454**
- Number of Participating Facilities **3,028**

1. OneNet's access standards for primary care specialists is 2 within 8 miles for urban areas, 2 within 15 miles for suburban areas, and 2 within 30 miles for rural areas. Access for specialists is 1 within 15 miles for urban areas, 1 within 25 miles for suburban areas, and 1 within 50 miles for rural areas.
2. As of July 2009

Get connected to onenetppo.com

If you're not signed up for the OneNet Web site, you're missing out on a variety of secure, convenient online tools for managing groups that access the OneNet PPO network.

Here's a brief overview of the features available:

- **Claims Inquiry** – look up individual and group claims received within the last 180 days, view processing status for each, and print pricing sheets.
- **Provider Download** – access our a monthly download of names, addresses, telephone numbers, effective dates and tax IDs for individual physicians and health care practitioners participating in the OneNet PPO network. The Provider Download is an essential tool for determining if claims you receive directly from a provider should be sent to OneNet for re-pricing.
- **Customer Service Manual** – get detailed information on OneNet contacts, network products, claims processes, customer service reports and more.
- **Forms and Brochures** – print an assortment of frequently used forms including the Group Data Sheet, provider nomination form, directory order form, the Participant Guide and others.
- **Custom Directories** – Use our online directory to generate custom directory lists of participating providers by specialty or region, and save results as a formatted PDF that is easy to print or share electronically.

To take full advantage of the site, payers must register for an administrator login and password that will grant them secure access to personalized information. If you are currently not registered for the OneNet Web site, you should contact your account manager directly for assistance signing up.



Gearing up for fall enrollment? We're here to help!

It may be summer, but odds are you're already thinking about fall and the approach of benefits enrollment season. As you plan your enrollment activities for the months ahead, remember that your OneNet account manager is here to help. Account managers can offer participant information on accessing the OneNet network, provide printed materials such as directories or health and wellness information, or attend health fairs and enrollment events to personally answer questions from your members. To find out how we can support your efforts, call your OneNet account manager.

OneNet's offices are moving

OneNet's offices in Rockville, Maryland will be moving this fall to our previous location at 800 King Farm Boulevard. Complete information, including our move date, full office address and phone numbers for OneNet staff, will be sent to payers in the near future. **Please note that this move will not affect our claims addresses, access fee payment addresses, or our toll-free phone numbers for member services.**

Important reminder on HSCRC regulations for Maryland hospital claims

This is an important reminder for all OneNet payers regarding the payment of claims to hospitals located in the State of Maryland for services governed by and reimbursed at rates set by the Health Services Cost Review Commission ("HSCRC"). HSCRC regulations and Maryland State law allow hospitals in Maryland to charge interest or late payment fees on claims for services governed by and reimbursed at rates set by the HSCRC that are unpaid after 60 days. The regulations apply to all claims payers, including insurance companies and payers not generally subject to the Insurance Article of the State of Maryland Code such as self insured health benefit plans. The applicable regulation can be found in the Code of Maryland Regulations (COMAR), Title 10, Subtitle 37, Chapter 10, Subchapter 26 (COMAR 10.37.10.26). If you have any questions

regarding this regulation, and to ensure that your claims payments are compliant with Maryland laws and /or regulations, please consult with your organization's legal counsel.

Annual savings reports

This spring, OneNet's Account Management team mailed payers their 2008 Savings Reports. Each personalized report provides an overview of your organization's savings on physician and facility charges in 2008, along with detailed savings on specific specialties. Overall, OneNet savings averaged 43% for physician-billed charges and 16% for facility charges (21% when excluding Maryland facilities) across our service area; an average total network savings of 31%. If you have not yet received a copy of your 2008 Savings Report, or if you have questions, please contact your OneNet account manager.



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