

Industry-leading **medical ID card**

Our next level – raising the bar

Background

There were no industry standards to guide what is portrayed on the ID card front and back, we helped lead the way with Work Group for Electronic Data Interchange (WEDI)

- Provider needs as the primary driver of card information and consistency was not considered completely when deciding what should be on the card
- Various branded UnitedHealth Group versions of the cards did not leverage one solid “single” brand and has caused market place confusion
- Card coloring made it hard to photo copy and fax the information

Solution, first phase

For employers and members:

- Critical information easy to read **better member experience**
- Common branding reinforces value employer brings to their employees **better value**
- Compliance with state/regulatory mandates
- Simpler, clearer card **make it less hassle for individual at the doctor’s office**
- Fewer errors or misunderstandings **reduce expenses related to rework out of the system**
- Portable eligibility and member data **easier transfer of information**

For physicians and members:

- Simplify communication for the physician's office - make it **easier to do business**
- Medical co-pay information - for **easier administration**
- Consistency of information placement - for **easier identification**
- Limit data on the card - **easier to read**
- Common UnitedHealthcare branding - for **easier recognition**
- A lighter color - for **easier copying and scanning**
- An upgraded magnetic strip - for **easier transfer of information**

Who is WEDI?

We have been an active member of the WEDI committee for years. The committee is comprised of key insurers, provider groups, and large health care vendors in conjunction with the government, who approved and released the industry standards 4Q07. We deeply share the national committee's mission - dedicated to improving health care through electronic commerce. We help provide leadership and guidance to the health care industry on how to use and leverage the industry's collective knowledge, expertise and information resources to improve the quality, affordability and availability of health care.

The New Card – The Differences

Front of Card

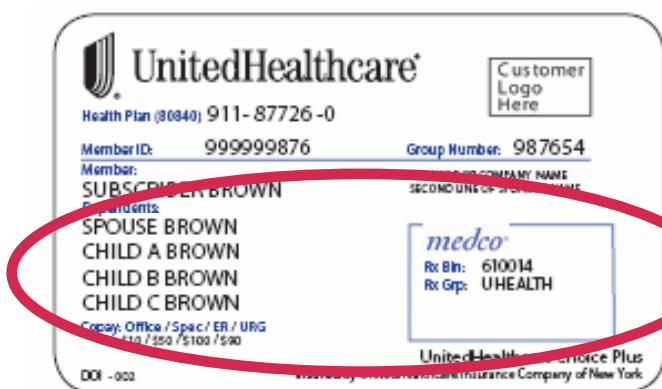
- UnitedHealthcare brand on all cards (except HP, Medica, Sierra)
- Clean and easy to copy; white background, color labels
- Larger font size for readability
- Product naming consistency and larger font
- Standard layout based on WEDI
- Grouping together of key information (copays; Medco)
- Copay naming consistency
- Medco data in box on lower right, not top
- Card # and date removed to avoid confusion
- Limited customization (logos, plan name)

The WEDI Medical Card Standards

- The card should be as simple as practical, and durable construction
- In general, printed personalized or variable information with labels are printed on the front and instructions are printed on the back
- Limit data on the card to increase readability
- Identify member by member number and issuer number
- Card should photocopy clearly
- Machine readable format
- Compliant with National Council for Prescription Drug Programs (NCPDP) compliant

Back of Card

- Organized in 3 sections with separations – Member Information, Provider Information and Pharmacy Information
- URL moved next to phone # to promote use
- Limited Customization: Room for logos, phone numbers and special language requirements



UnitedHealth Group Industry Leader in Medical ID Cards

We conducted research with physician offices/practice managers, pharmacists, hospitals, and consumers and responded to comments and improvements suggested by employers to ensure that we provide the optimal medical ID card and at the same time follow national WEDI industry card standards. Our medical ID card will include enhanced functionality and be more user-friendly. It will include a magnetic strip with member information – for easier transfer of information and for higher utilization of our Real Time Adjudication functionality. We will be migrating to new cards based on the feedback, in conjunction with the new and upcoming national and regional card standards. As a market leader, UnitedHealth Group will be first carrier to use the WEDI standards enterprise-wide

Additional new card characteristics and information

The new card is plastic for durability and includes a 3rd Track Magnetic Strip for swipe capabilities in a provider's office, another WEDI standard. The magnetic stripe is a key to our portal and encourages usage. It will also help reduce claims denials due to eligibility. It includes Policy holder ID, accesses patient information at point of service to assist with benefits, Personal Health Record (PHR), Real Time Adjudication (RTA), payments and other information.

The ideal process and real time adjudication

The member checks in for their appointment, the card is swiped for eligibility verification and access to the Personal Health Record. The member receives care and the provider's office processes the claim. We validate and **adjudicate the claims in real time**. The member responsibility is fulfilled by automated payment and Patient Health Record & Financial Statements are real time updated. The Provider receives a successful adjudication message – including allowed value and patient responsibility within **10 seconds**. The Practice Management System is updated and the provider is reimbursed.

Customization

We will continue to allow clients customized data fields to have the flexibility for client name, logo, etc., but the fields / placement and size will follow WEDI standards. For those UnitedHealthcare clients with non-standard card elements, it will be a good time to revisit applicability – however, we will accommodate the special needs within the space limitations of the card. As we move forward and gain more information, we will communicate often.

Timing and issuance

- All UnitedHealthcare businesses will use the standardized card beginning 12/1/08 and throughout 2009.
- The new medical ID card will be used for:
 - New business
 - Renewals with plan changes impacting ID cards
 - All maintenance replacement cards
 - New members
 - Note: Exceptions: Sierra, Medica and Harvard Pilgrim

For more information on our new industry-leading medical card, contact your UnitedHealthcare representative.

