



UnitedHealthcare Regulatory & Key Initiatives Summary

January 2024

Summary applies to UnitedHealthcare National Accounts, Key Account and Public Sector businesses. Non-integrated UnitedHealthcare business may vary in their approach.

Regulatory & Key Initiatives Summary 2024

Name	Summary	Effective Date	Client Action	UHC Action												
Out-of-Pocket Maximums	<p>All in-network member cost-sharing, including flat-dollar copayments, must accumulate to a plans out-of-pocket maximum (OOPM)</p> <ul style="list-style-type: none"> 2024 in-network out-of-pocket maximum is \$9,450 individual / \$18,900 family 2025 in-network out-of-pocket maximum is \$9,200 individual / \$18,400 family 	01/01/2024 01/01/2025	<ul style="list-style-type: none"> Ensure plans do not exceed in-network out-of-pocket limits 	<ul style="list-style-type: none"> Continue to monitor Update plan design, upon request 												
Health Savings Account Dollar Maximums	<p>Minimum deductible, maximum out-of-pocket and maximum contribution limits apply.</p> <table border="1"> <thead> <tr> <th>Limits and Maximums</th> <th>Self Only</th> <th>Family</th> </tr> </thead> <tbody> <tr> <td>Minimum Deductible</td> <td>\$1,600</td> <td>\$3,200</td> </tr> <tr> <td>Annual Contribution Limit</td> <td>\$4,150</td> <td>\$8,300</td> </tr> <tr> <td>Annual Out of Pocket Maximum</td> <td>\$8,050</td> <td>\$16,100</td> </tr> </tbody> </table>	Limits and Maximums	Self Only	Family	Minimum Deductible	\$1,600	\$3,200	Annual Contribution Limit	\$4,150	\$8,300	Annual Out of Pocket Maximum	\$8,050	\$16,100	01/01/2024	<ul style="list-style-type: none"> Ensure plans do not exceed limits and maximums 	<ul style="list-style-type: none"> Continue to monitor Update plan design, upon request
Limits and Maximums	Self Only	Family														
Minimum Deductible	\$1,600	\$3,200														
Annual Contribution Limit	\$4,150	\$8,300														
Annual Out of Pocket Maximum	\$8,050	\$16,100														
Consolidated Appropriations Act (CAA) Mental Health Parity	<p>Non-Quantitative Treatment Limitations (NQTL):</p> <ul style="list-style-type: none"> Beginning February 11, 2021, per the CAA an NQTL analysis must be made available to regulators, upon request. 	Upon request from DOL	<ul style="list-style-type: none"> Request UHC engagement to support DOL audit 	<ul style="list-style-type: none"> Perform NQTL analysis to support DOL request 												
The Patient-Centered Outcomes Research Institute PCOR Fees update	<p>Employers and plan sponsors are responsible for submitting IRS Form 720 and paying the PCORI fee by July 31, 2024. Instructions for completing the form will be posted on the IRS website.</p> <p>For plan and policy years that end on or after Oct. 1, 2023, and before Oct. 1, 2024, the PCORI fee is \$3.22 per covered life – an increase of 7.33% from last year.</p> <p>For plan and policy years that end on or after Oct. 1, 2022, and before Oct. 1, 2023, the PCORI fee is \$3 per covered life.</p>	07/31/2024	<ul style="list-style-type: none"> Client are responsible to complete the forms posted on the IRS website 													



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Consolidated Appropriations Act (CAA) Pharmacy Benefits & Costs Reporting	<p>Health plans offering group or individual health insurance coverage must report plan specific prescription drug spending and certain medical cost data annually to the Tri-agencies.</p> <p>UnitedHealthcare is changing its approach to how the company collects data for the submission of pharmacy benefits and cost reporting (RxDC) on behalf of all customer through a Request for Information (RFI) tool.</p>	06/1/2024 for 2023 data	<ul style="list-style-type: none"> ➤ Refer to the Pharmacy Benefits & Costs Reporting Guide and Brainshark tool for additional details ➤ Complete the Request for Information (RFI) through portal by 03/31/2024 ➤ Notify Sales and Account Management if you wish to self-submit data to CMS by 03/31/2024 	<ul style="list-style-type: none"> ➤ UnitedHealthcare to submit 2023 RxDC data on 06/01/2024
Consolidated Appropriations Act (CAA) Pre-deductible Telehealth HSA-HDHP plans	<p>The CAA of 2023 was passed by the House and Senate and signed by President Biden Dec. 29, 2022. This legislation included a provision to allow qualified HDHPs to cover telehealth services, pre-deductible – for plan years that begin in 2023 and 2024 – without jeopardizing HSA eligibility. For ASO groups with the UnitedHealthcare Virtual Visit program, the Virtual Visit may also waive deductible.</p> <p>This extension is voluntary and applies to ASO groups only.</p>	<p>An ASO customer with a calendar year plan may begin waiver of deductible 01/01/2023 through 12/31/2024</p> <p>An ASO customer with a non-calendar year plan that begins during 2023 or 2024 would allow coverage for telehealth, pre-deductible, through the end of that plan year</p>	<ul style="list-style-type: none"> ➤ Notify Sales & Account Management to implement a change in plan design 	<ul style="list-style-type: none"> ➤ Update plan design, upon request
Consolidated Appropriations Act (CAA) No Surprises Act – Gag Clause Prohibition Compliance Attestation (GCPCA)	<p>Plans and issuers must annually submit to CMS an attestation that the plan or issuer is complying with the gag clause prohibition. This is referred to as the Gag Clause Prohibition Compliance Attestation (GCPCA)</p>	12/31/2023 Annually thereafter	<ul style="list-style-type: none"> ➤ Client should attest by required date 	<ul style="list-style-type: none"> ➤ UnitedHealthcare removed all Gag clauses from existing contracts ➤ UHC submitted Gag Clause attestation to CMS for 2023 on 12/21/2023

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<p>Consolidated Appropriations Act (CAA) No Surprises Act – Independent Issue Resolution (IDR)</p>	<p>IDR administration On December 15, 2023, the Departments reopened the Federal IDR portal to process all disputes types.</p> <p>Final Rule establishing IDR Resolution process fees The new fees will be effective starting January 22, 2024.</p> <p>IDR Administrative Fee: \$115 per party, per dispute.</p> <p>IDR Entity Fees: IDREs may charge each party a fee between \$200 and \$840 for single disputes, and \$268 – \$1,173 for batched disputes.</p>	<p>01/01/2023</p>	<ul style="list-style-type: none"> ➤ Awareness ➤ Client specific reporting available through Employer eServices 	<ul style="list-style-type: none"> ➤ UnitedHealthcare manages the IDR process ➤ FAQs available for use in discussions
<p>Consolidated Appropriations Act (CAA) No Surprises Act – Air Ambulance Reporting</p>	<p>The Air Ambulance Report must include data relevant to air ambulance services furnished within the reporting period, as well as data relevant to air ambulance services with payment dates that fall within the reporting period.</p> <p>While the Proposed Rule indicates a 3/31/23 first report date, the Final Rules will specify the final reporting requirements, including the data elements and the deadlines for the data collection.</p>	<p>Pending Final Rule</p>	<ul style="list-style-type: none"> ➤ Awareness 	<ul style="list-style-type: none"> ➤ UnitedHealthcare is waiting for additional guidance on the timing, content and submission requirements for Air Ambulance Reporting ➤ No reporting is required until the Final Rule is released



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Transparency in Coverage Rule (TiC) – Consumer Price Transparency Tool (CPTT)	<p>The Transparency in Coverage rule requires insurers and plans to create an online consumer tool that includes personalized information regarding members' cost-sharing responsibilities for covered items and services, including prescription drugs. The tool must be an internet-based cost estimator tool to estimate personal cost-share liability for both medical and prescription drugs and must:</p> <ul style="list-style-type: none"> ▶ Permit members to search based on billing code or description ▶ Allow members to compare costs across both in-network and out-of-network providers ▶ Inform members of any accumulated deductible or other out-of-pocket expenditures to date ▶ List any factors that impact the cost such as service location or drug dosage ▶ Provide cost estimates in paper format at the member's request 	All items and services 1/1/24	➤ Awareness	➤ UnitedHealthcare has expanded the consumer portal to include the required capabilities for all billing codes and service estimates effective 1/1/2024
Transparency in Coverage Rule (TiC) – Machine-Readable Files (MRF)	<p>Insurers and plans are required to make available to the public — including consumers, researchers, employers, and third-party developers — machine-readable files disclosing detailed information on the costs of covered items and services including prescription drug pricing, as follows:</p> <ul style="list-style-type: none"> ▶ Negotiated rates for in-network providers ▶ Historical allowed amounts and billed charges for out-of-network providers; and ▶ Negotiated rates and historic net prices for prescription drugs (<i>paused pending additional rulemaking</i>) 	07/01/2022 and monthly	➤ Awareness	<ul style="list-style-type: none"> ➤ Posted files beginning 07/01/2022 ➤ UnitedHealthcare updates files on a monthly basis, as required

