

THE BENEFIT

Housing Benefits Plan (HBP) is the medical plan provided to you by your housing authority. It is directed by housing authority Executive Directors from across Southeast and Southwest NAHRO for the benefit of housing authorities.

Please share this with all of the HBP participants at your housing authority, including retirees and Cobra participants.

Drug Tiers & the Pricing Tool

The drug copays are the same as before, but the drugs may be in different tiers. It is important for members to go to the website and check out their options. Page 4 of the attached ***Using your Pharmacy Benefit*** brochure explains the 3 drug tiers and using the drug pricing tool.

Previously the tiers were: Tier 1 - generic, Tier 2 - brand preferred drugs, and Tier 3 - non-brand preferred drugs. UHC's drug tiers are established differently. The exclusions and tier placements are not necessarily based on the cost of the medication. They are also based on effectiveness and supporting clinical success data of the medication. UHC does not place all generics on Tier 1 as there are medications where the brand is less expensive over the generic. They also do not place highest cost drugs on Tier 3 when there aren't therapeutic alternatives available. To avoid a potential medical claim, they place some meds on Tier 2 so members can afford their medication and therefore be compliant.

[Myuhc.com](http://myuhc.com) has a pricing tool for prescriptions and will cost compare between different pharmacies. UHC recommends that members try this tool in myuhc.com. After going to OptumRX through the Manage Your Prescriptions tab on the home page there is a Drug Search that takes members to a Price this Drug option. This will give an estimate of the cost the member will pay for each medication.

Pharmacy Prior Authorization Process

If a drug you take is excluded from coverage, **your provider** may contact the OptumRX Prior Authorization line, phone # 1-800-711-4555. As an excluded medication, that will most likely be denied. The provider can then submit an appeal to UHC via fax at 1-801-938-2100. Once the prior authorization has been requested, a transition of care override can be placed to allow for a 30-day fill so the authorization and appeal can be reviewed/determined. **You, the member**, can complete the transition of care override by calling 1-800-797-9791. The prior authorization request must show as pending before OptumRx will place the override. To check on the status of the override, the member should call 1-800-797-9791 or have the pharmacy attempt to run the claim.

If the drug is denied, no further overrides will be allowed. You will have to appeal the denial to UHC via fax at 1-801-938-2100, or work with your provider to move to a drug that is covered on the formulary.



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Virtual Visits

Virtual Visits offer 24/7 access to a doctor from a mobile device or computer to treat non-emergency medical conditions. To get started, go to uhc.com/virtualvisits and choose from provider sites where you can register for a Virtual Visit. Virtual Visits are offered at no additional cost to members, when using one of the two in-network providers: AmWell or Doctors on Demand.

Refunds for Value with Premier RX Plan Members

For those with the Value with Premier Rx plan, the prescription copay for the plan has been corrected in the system. You would have paid an additional 25% coinsurance if you filled a prescription prior to the correction. UHC has requested an adjustment of all applicable Rx claims. Those affected should be watching their mail for a refund within the next 30 days.

1095-B Tax Form

For housing authorities with less than 50 employees, Professional Benefits Administrators, Inc. (PBA) will be mailing the 1095-B tax form to the home of employees that had medical coverage during 2018. They expect those to go out within the next 2-3 weeks.

Mercer's Email Address

When contacting Mercer, please only use this email address: CBS.HBP.Billing&Eligibility@mmc.com. Please do not copy Crystal and Alicia's personal email addresses. Doing so only slows down the response time as they have to sort through who has handled what. Thanks for your help with this.

The HBP website at www.housingbp.com provides more information and helpful links. Questions or comments? Email us at sstrange@oeccwildblue.com or call 318-377-9268.