

Prior Carrier Deductible Credit Protocol

Newly enrolled Oxford¹ member credit requests must be submitted within 45 calendar days of the group effective date to receive a Prior Carrier Deductible (PCD) credit.² Requests must also include all required documentation, as detailed below, or the request will be denied.

Required documentation:

- A PCD form found on oxfordhealth.com. More information on where you can find it is included in the sidebar.
- An Explanation of Benefits (EOB) from the prior carrier that:
 1. Clearly indicates the family deductible amount and the amount each family member satisfied toward the current calendar year deductible.
 2. Provides the name of each family member and indicates the amount of the deductible satisfied.
 3. Is on the prior carrier's letterhead.

Employers applying for PCD credits on behalf of newly enrolled members should follow these guidelines regarding deductible credits administered from printed reports:

1. List a unique Social Security number or member ID for each member.
2. Submit one report per group.
3. Remove member names without in-network or out-of-network benefit limits from the report.
4. Clearly label in-network and out-of-network amounts.
5. Include the effective date of the policy.
6. Provide a grand total of the deductible amount each family member satisfied for the current calendar year.

Submitting PCD credit requests:

Employers can email the completed spreadsheet to their assigned Account Manager. Or it may be mailed to:

UnitedHealthcare
Attn: Deductible Credit Center
P.O. Box 29135
Hot Springs, AR 71903

Members can mail the completed PCD form and supporting documentation to:

UnitedHealthcare
Attn: Deductible Credit Center
P.O. Box 29135
Hot Springs, AR 71903

Where to find the Prior Carrier Deductible form:

Employers:

1. Log in to the Employer section of oxfordhealth.com using your username and password.
2. Click on the "Tools and Resources" tab.
3. Select "Downloadable Forms" from the "Materials, Forms & ID Cards" drop-down menu under "Practical Resources."
4. Scroll to the "All Size Businesses: Various Forms for All States" section of the "Forms" page.
5. The Prior Carrier Deductible Form is located in the right column of the "Miscellaneous Forms (All States)" section of the grid.

Members:

1. Log in to the Member section of oxfordhealth.com using your username and password.
2. Click on the "Tools & Resources" tab at the top of the page.
3. Select "Download Forms" under "Forms & Materials" in the "Practical Resources" section.
4. The Prior Carrier Deductible Form is located under "General Forms" on the next page.

¹Oxford HMO products are underwritten by Oxford Health Plans (NJ), Inc. Oxford insurance products are underwritten by Oxford Health Insurance, Inc.

²Prior Carrier Deductible credits are not allowed for New York small group community rated business. MT-1117681.1 5/17 ©2017 Oxford Health Plans LLC. All rights reserved. 17-4512 NJ-17-058