
ID CARD OVERVIEW

BACKGROUND

In an effort to comply with government regulations and to protect the privacy of our clients and insured members, UnitedHealthcare StudentResources (UHCSR) implemented the following methodology for distributing Member ID cards.

METHODOLOGY

A unique 7 digit number is assigned internally to each insured member (student, spouse, child, etc.) in our system. This is referred to as the StudentResources ID Number (SRID). This number is used to properly identify a member, their claims, and their inquiries via Customer Service. School-assigned ID numbers are also used to help identify the member. For the majority of our accounts, UHCSR sends email notifications to the insured members letting them know their ID card is available for them to access online (see sample email on page 3). This notification is sent approximately 48 hours after eligibility is loaded in our system. After the member logs into My Account they can view, fax/email, download and/or print the ID card image or request a paper card to be mailed to their home address.

Members can also access their ID card image through our mobile app. Using the mobile app, members have the ability to save, email or fax the ID card image to their provider.

For students who request a card be mailed to their home address, the paper card is attached to an 8½" by 11" sheet of paper which includes a welcome letter that explains the importance of presenting their ID card each time they receive medical services. The ID card printed on high quality card stock coated with UV laser varnish.

BENEFITS

- This strategy allows each of our clients to send us their preferred number, whether it is the VISA # or school-assigned ID, while still allowing us to assign a unique number for every insured member.
- The individual members (student, spouse, child, etc.) are protected.
- For plans with prescription benefits, the pharmacist will more easily locate the member in the system by using the 7 digit ID number; this number is easily viewed on the smartphone.
- The Interactive Voice Recognition (IVR) system will continue to verify claims for an individual with their 7 digit ID number.
- The Primary Insured Member has access to print ID cards online for all insureds. In addition, ID cards are accessible on a smartphone.

IMPACTS

- We need to capture critical information for each insured member. In order to successfully match an insured to their claims, we have increased the minimum data requirements pertaining to the insured.
- All ID cards generated by UHCSR display the appropriate 7 digit number.

NEW CONSOLIDATED APPROPRIATIONS ACT (CAA) REQUIREMENTS

Under the No Surprises Act, commercial insurers/health plans and individual plans must include network and out-of-network deductible and out-of-pocket maximums limitations applicable to the member's coverage.

Beginning with the 2022-23 policy year, the ID card must include:

- Plan deductibles for network and out-of-network
- Out-of-pocket maximums for network and out-of-network
- Phone number and web address for a member to get assistance

ID CARD COMPONENTS

All ID cards contain the following information:

- Insured name
- SR ID number
- Group name
- Policy number
- Customer service phone number(s)
- Underwriting company
- Claim submission information and address
- Electronic Payer ID number
- UHCSR website
- Coverage disclaimer
- CAA Required Values (Deductibles & OOPM)

Depending on the plan benefits, the card will also have one or more of the following if applicable:

- RX vendor information
- Network Provider information
- Leased Network
- Pre-notification information
- Repatriation/Medical Evacuation benefit information
- State Mandated requirements

SAMPLE ID CARD NOTIFICATION EMAIL

Dear Member,

Welcome to your school's Student Health Insurance Plan.

An ID card is now available for you and/or a covered member of your family. Access your Health Insurance ID card by creating or logging into your My Account at <https://uhcsr.com/myaccount>. A card will not be mailed to you automatically.

Due to the Consolidated Appropriations Act (CAA), your ID card now includes all applicable network and out-of-network deductibles and network and out-of-network out-of-pocket maximums for both individuals and family. Any ancillary benefits your plan may have, such as telehealth services, will no longer be included on your ID card but can still be found in your My Account.

Once logged in to your My Account, you also have access to several tools to help manage your healthcare benefits:

- Learn about new benefits available to you as part of your health insurance plan
- Submit claims, check status and review claims details
- Find providers and estimate health care costs
- Appoint a Personal Representatives (PRA)
- Request a hard copy of your ID card be sent in the mail
- Access your Brochure-Certificate that contains benefit plan information

Quick and convenient access is also available on our UHCSR mobile App. Download it through:



Check out our videos page at <https://www.uhcsr.com/video> for more helpful information.

Our **Notices of Privacy Practices** describes how we will use, store, and protect your health information. Our [Notices of Privacy Practices](#) documentation is available electronically (after opening the document, scroll to Health Plan Notices of Privacy Practices). To request a paper copy, please call [\(800\) 767-0700](tel:8007670700).

The Company does not discriminate based on sex, age, race, color, disability or national origin in health programs and activities. Please review our [Non-Discrimination Notice](#) for further information.

- **ATTENTION:** If you speak English, language assistance services, are available to you free of charge. Please call 1-866-260-2723.
- **ATENCIÓN:** Si habla **español (Spanish)**, hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al 1-866-260-2723.
- **請注意:** 如果您說中文 (**Chinese**), 我們免費為您提供語言協助服務。請致電: 1-866-260-2723.

For other languages, please review our [Language Assistance Program](#).

Please do not reply to this e-mail. If you have questions, please call Customer Service at the toll-free telephone number on the front of your member ID card or the number displayed when using the UHCSR Mobile App. If your ID card is not available, please call Customer Service at (800) 767-0700 (7:00 AM - 7:00 PM, CST, Monday - Friday).