

UnitedHealthcare-Prepare for Patients with Bind On-Demand Health Insurance

October 01, 2019

Effective Jan. 1, 2020, Bind on-demand health insurance will be available to all UnitedHealthcare employer groups across the nation.

The Bind plan overview:

- ⇒ Cost certainty — No deductible or co-insurance. Clear copays available before seeking care.
- ⇒ Broad network* — The Bind plan accesses a broad network of care providers.
- ⇒ Coverage — The member premiums cover preventive to emergency care, primary and specialist doctor visits, most diagnostic testing and prescription drugs, as well as treatment for chronic conditions, cancer and unexpected catastrophic events.

For a small set of plannable procedures with a variety of treatment options and locations, such as endoscopies or knee replacement, members can buy additional coverage (Add-Ins) at any time – but the member must elect this additional coverage at least three days before their procedure and pay an additional premium for a period of time, plus the copay for the service.

*** Bind accesses UnitedHealthcare networks and contracts. Referrals are not required for Bind members. Bind members will have a member ID card that easily identifies the plan.**

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How to Prepare for Bind Benefits

Add the Bind Benefits, Inc., payer ID number into your systems; this is a critical step to avoid delays in claims handling and processing:

- ⇒ Bind Benefits Inc. is the payer, with a payer ID of 25463. Depending on your system, Bind Benefits, Inc., may be entered as the “insurance” carrier.
- ⇒ This payer ID may be attached to multiple networks.
- ⇒ Refer to the member ID card for the specific network accessed by the member

Member Eligibility and Copays Can Be Verified through:

- ⇒ The network website address listed on the back of the member ID card.
- ⇒ The provider help/eligibility phone number on the back of the member ID card.
- ⇒ A 270/271 Health Care Eligibility and Inquiry Response

Bind Member ID card

The sample member ID card identifies areas that will be helpful to you: payer ID/where to send claims, provider website to check eligibility and provider help phone number. Note: Each member ID card may look different depending on the employer, the member location and the location where provider services are rendered.

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 on-demand health insurance		 Group #: 012345678
Member Jane Doe John Doe Madison Doe Benjamin Doe	ID Number 771000000000 771000000001 771000000002 771000000003	Relationship Subscriber Dependent Dependent Dependent
Members: MyBind.com Bind help for Members: 833.576.6494 or help@mybind.com Present this card to your healthcare provider.		This card does not guarantee coverage.
 on-demand health insurance		
Pharmacy: NAVITUS <small>HEALTH SOLUTIONS</small> Bin: 610602 PCN: NVT Rx Group: NVXYZ Navitus Health Solutions, LLC Ops Division - Claims P.O. Box 999 Appleton, WI 54912-0999 Pharmacy/Prescriber: 855.673.6504	Claims: Submit claims: Bind Benefits, Inc. Payer ID: 25463 Bind Benefits, Inc. P.O. Box 211758 Eagan, MN 55121	Networks:  Portal: uhss.umr.com Provider Help/Eligibility: 844.368.6661 PreCert: 877.237.0006 