UnitedHealthCare Early Renewal program

Now called...

"Alternate Plan Year Rating!"

Here's how it works...

**Existing Business**

- December rates/RAF and “rate certainty” will be provided.
- Employer must request change to December anniversary date by submitting the Attestation Form. [Click here](#)
- Deadline for an automated renewal is July 10.
- Deadline for Alternate Plan Year Rating is November 30.
- Specialty will follow medical plan year (changes), and does not include rate certainty.

**New Business**
Rate certainty is provided by:

- **July** – December new business allowed to early renew at same RAF for December Anniversary.
- December rates include November average rate actions of 1.6% for HMO and 3.0% for PPO.
- Sell against competitor pop-up.
- Employer must request change to December anniversary date by submitting the Attestation Form. (Click here)
- Submit Attestation Form with new business application.
- Specialty will follow medical plan year (changes), and does not include rate certainty.

**Example:**

New group is sold at August rates with a .90 RAF. UHC AE communicates that November average rate action will be 1.6%, for HMO and 3.0% for PPO. Group can renew at these rates and their August RAF if they provide an Attestation Form with their new business submission.

Please call us with questions...we will provide additional details as they become available.