

Garner helps brokers win new business by enriching plan benefits while maintaining competitive premiums.

How Garner works for UHC

What is the Garner/UHC partnership?

Garner and UHC are working together to help businesses and employees save money on their medical costs. By adding Garner's unique engagement-based HRA platform to UHC medical plans, members are eligible for reimbursement when they see a Garner-recommended provider. This enhances plan benefits for members and generates medical savings that benefit carriers, employers and members.

How does Garner integrate with UHC?

Garner works seamlessly with all existing UHC plans, creating minimal disruptions to your existing processes. Garner's program can be added to any fully insured or ASO client. Claims and eligibility data feeds are integrated between Garner and UHC, so members are reimbursed automatically through the HRA when they see a Garner top provider.

How does Garner work with the existing Premium designation program?

The Garner/UHC partnership builds on the work UHC has invested in the Premium designation program. Garner provides an opportunity to improve cost and quality outcomes. The Garner and Premium designation provider scoring methodologies overlap both in philosophy and output, and most Premium designation providers also will be Garner-recommended doctors.

How Garner works for employees

How do members get reimbursed for medical bills?

Garner provides a claims feed so members are automatically reimbursed if they engage with Garner and see a Garner-recommended provider.

Can members continue seeing their existing providers?

Members are encouraged to contact a Garner Concierge to determine whether their existing providers meet Garner's standards of approval. Providers who meet Garner's approval are tagged to the member's file as eligible for reimbursement.

Members may continue to see providers not approved by Garner. In this case, their underlying medical plan benefits will continue to be applied.

What claims are eligible for reimbursement under the Garner HRA?

When a member engages with Garner to find a provider and utilizes that provider for their care, they are eligible for reimbursement on all medical and pharmacy claims with that provider. In the fully insured space, Garner also reimburses members for claims with their existing primary care providers, continuity of care provisions for members already in the process of major treatments and emergency room bills. These additional services are designed to minimize disruption for members. In the ASO space, employers can decide whether they wish to cover these services under the Garner HRA.

What UHC plans does Garner work with?

Garner works well with any plan setup. Broadly, we have found that plans with higher deductibles, office visits covered under deductible and coinsurance rather than copays and higher HRA amounts all lead to higher engagement and greater savings. Additionally, Garner serves as a valuable asset for employers that are facing difficult renewals and are looking for solutions to reduce medical costs. Contact uhc@getgarner.com to get a quote for a prospective client.

How do I get started with Garner?

Any time you receive a new business opportunity, the Garner sales team will support demos and education and help provide direction on the best way to get a Garner quote.

For what types of care does Garner recommend providers?

Garner recommends providers for all non-emergent episodes of care.

Is the Garner benefit taxable?

Garner's incentive is paid via an HRA. This is administered by Garner and is not taxable to the members.

Do members need to tell a doctor they have Garner?

No. Members do not need to inform doctors about their Garner benefit.

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How Garner works for employers

Can we add Garner off cycle?

Yes. Garner can be added at any time. We can set up the HRA to run concurrently with the health insurance plan year.

Does Garner serve employees in all geographies?

Garner's claims database covers over 95% of providers across the U.S.

Can Garner support Spanish-speaking employees?

Yes. The Garner Health app and website are available in Spanish, and our Concierge is bilingual. We produce most of our employee support material in both Spanish and English.

How does Garner work with a FSA?

Employees must choose to reimburse their medical expenses from either their Garner health benefit or their own flexible spending account. They cannot receive double reimbursement.

How does Garner help with employee recruitment and retention?

Garner's benefit can differentiate employers by making the overall benefit package richer and more appealing in the hiring process. Employers have seen increased plan participation of 14%, making it less likely employees will leave.

How does Garner work with a HSA plan?

The IRS allows for Garner's HRA on top of an HSA qualified plan if it is a post-deductible benefit. Today, the IRS defines that limit at \$1,600/\$3,200, meaning that a member must have \$1,600 in qualified expenses prior to the payout of the Garner incentive. During that deductible phase, members can still use Garner to locate a doctor.

About Garner

Where does Garner get our data?

Garner has compiled and analyzed over 200 million patient records to create the largest multi-payer claims data set. This has been achieved through unique partnerships with large employers and coalitions, insurance companies, at risk provider groups, data clearinghouses and being a CMS Qualified Entity.

How often does Garner update its data?

Garner data is updated monthly.

How does Garner rate facility quality?

Since physicians typically direct the site of care for a patient, Garner focuses on getting members to the best-performing providers. Garner's algorithms factor in the behavior patterns of physicians in their facilities. Doctors who direct patients to better-quality and more-efficient cost facilities score higher in Garner's algorithms.

What happens when a Garner-recommended doctor's ratings fall below quality standards?

Garner's approach to provider analytics is much more accurate than what is done elsewhere. The frequency of a Garner-approved provider falling out of the quality ranking is very low, although it could happen. Provider recommendations are eligible for 12 months. If during that time a provider falls below our ranking standards, members are still eligible for reimbursement.

How does Garner know that doctors are accepting new patients, have availability and have in-network status?

Garner ensures a provider directory experience that is 94% accurate through a combination of machine learning and manual call verification.

How long has Garner been in business?

Garner was founded in 2018 and is a growing business. Leading employers across the country are embracing Garner to increase employee engagement and participation and decrease costs for their businesses and employees.

To get a quote, contact:
uhc@getgarner.com

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