



## It pays to be in

Choose network providers for quality care



## Why use a network provider?

### Premium-quality doctors

UnitedHealth Premium® Program doctors designated as Premium Care Physicians or Quality Care Physicians have met the program's quality measures—developed by doctors, for doctors

**Better coverage:** Your UnitedHealthcare medical plan offers access to a large, national network that includes more than 1M health care providers and 6,000 hospitals

**Lower costs:** Negotiated rates with network providers may help you spend less

**Less paperwork:** Network providers secure approvals for services and submit your claims to UnitedHealthcare for you

## If you receive balance billing, this example shows how Naviguard advisors may be able to reduce your cost\*

The following example shows how your financial responsibility may be lower when you seek care from a network provider rather than an out-of-network (OON) provider and the impact member support may have on balance billing.

### ACL knee repair at outpatient ambulatory surgery center

	Network	Out-of-network
A. Provider billed	\$10,000	\$10,000
B. Network discount	\$6,500	Not applicable
C. Amount allowed	\$3,500	\$3,000
D. Health plan paid	\$2,800	\$1,800
E. Your responsibility	\$700	\$1,200
F. Potential balance bill from the provider to you	Not applicable	\$7,000
<b>Potential member responsibility (E+F)</b>	<b>\$700</b>	<b>\$8,200</b>



**Naviguard balance bill support available**

## Learn more about OON services and balance billing

### Speak with a member advocate

Call the number on your health plan ID card. If appropriate, a Naviguard advisor will be assigned to you and will contact you to review your balance bill in detail and discuss next steps.

### Protect yourself against surprise bills by visiting [naviguard.com](https://naviguard.com)

Download helpful guides and worksheets and learn more about OON services, health event planning, provider/health insurer points of contact and step-by-step tools for self negotiation of a balance bill

Visit [myuhc.com](https://myuhc.com)® > Find Care & Costs to determine whether the location you're considering has network anesthesiologists, emergency room physicians, pathologists and radiologists



**To find providers and facilities within your network: call the number on your ID card, download the UnitedHealthcare® app or visit [myuhc.com](https://myuhc.com)**

**United  
Healthcare**

Providers and hospitals, Q4, 2020 data.

The UnitedHealthcare Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at [myuhc.com](https://myuhc.com)®. You should always visit [myuhc.com](https://myuhc.com) for the most current information. **Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician.** Please visit [myuhc.com](https://myuhc.com) for detailed program information and methodologies.

All UnitedHealthcare members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the Website or Mobile application terms of use under Find Care & Costs section.

The UnitedHealthcare® app is available for download for iPhone® or Android™. iPhone is a registered trademark of Apple, Inc. Android is a trademark of Google LLC.

\*Example is for illustrative purposes only and assumes that the annual deductible has been met. Network coinsurance is 20%, out-of-network coinsurance is 40%. Billed and allowed amounts vary by provider. Out-of-network providers set their own rates and may bill you for the difference between their rates and what UnitedHealthcare pays. Individual member savings may vary.

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