



The expert in dealing with balance medical bills

Naviguard® helps resolve unexpected, excessive out-of-network balance medical bills by negotiating directly with providers.

Our service is available at no additional cost to members through their UnitedHealthcare plan benefits. Naviguard's extensive industry and provider network knowledge, combined with market data, brings clarity to out-of-network billing costs – when it's needed most.



Overview of capabilities

Benefits of working with Naviguard:

- ✓ Tailored negotiation approach
- ✓ Extensive industry and provider network knowledge
- ✓ Reference-based pricing model
- ✓ Flexible service options
- ✓ Decades of valuable insights from across the health care industry
- ✓ Integrated with UnitedHealthcare

Unexpected balance medical bill?

Members should call the member phone number on their health plan ID card and UnitedHealthcare Member Services will initiate a case with Naviguard. We'll help navigate the resolution process every step of the way.

Naviguard has achieved proven performance since 2021:

10B+

Total employer value to date¹

\$2,000

Average bill reduction²

77%

Average reduction off original amount¹

70

Net Promoter Score (NPS)³

¹ For all claims that have been processed by Naviguard participating health plans, calculated by subtracting total provider billed amount by amount paid to providers.

² Naviguard data from Jan. 2021–July 2024 and calculated off the sum of all negotiated cases' total bill (total paid to provider).

³ As of 7/16/24 Net Promoter, Net Promoter System, Net Promoter Score, NPS and the NPS-related emoticons are registered trademarks of Bain & Company, Inc., Fred Reichheld and Satmetrix Systems, Inc.



Naviguard handles out-of-network balance medical bills for you

Naviguard® is a UnitedHealthcare service that uses advanced analytics, and effective strategies to review and resolve out-of-network balance medical bills. Our services are available at **no additional cost to you** through your UnitedHealthcare administered health plan benefits.

The No Surprises Act (NSA)

The No Surprises Act prohibits out-of-network providers from pursuing members directly for balance medical bills in situations where the patient has little or no control over who provides their care. This means balance billing can't be charged for:

- Out-of-network emergency and air ambulance services
- Care performed by an out-of-network provider at a network facility

Naviguard is available to help you resolve out-of-network balance medical bills for services not covered by the NSA.

Call us before you pay anything

Whether the out-of-network service was unexpected or not, Naviguard may help reduce out-of-network bills you face that are above your co-pay, coinsurance, or deductible.

Call the member phone number on your health plan ID card and UnitedHealthcare Member Services will initiate your case with Naviguard and we will help you navigate the resolution process every step of the way.

Our simple 5-step process

We are with the member every step of the way

1 Check the Explanation of Benefits

If a member receives care from an out-of-network provider, they should examine the Explanation of Benefits (EOB) sent by UnitedHealthcare. If the amount they owe is higher than their cost share, they may receive a balance medical bill.

2 Activate the Naviguard benefit

If the member receives care from their provider that's higher than the cost share stated on their EOB, they should call the number on their health plan ID card to activate their Naviguard benefit. Naviguard will email the member steps for creating a secure online account.

3 Send information

After creating the online account, the member will follow the steps provided in an email to upload their bill, and answer a few questions about what happened.

4 Case review

An Advisor will review the case with the negotiation team and update the member on possible next steps. Once the negotiation process has started, the Advisor will keep the member updated on the status of the case with information from the negotiator.

5 Review the results

As soon as the case has been resolved, the Advisor will contact the member with details of the outcome and guidance on what to do next.

Learn more

Visit naviguard.com/member

