



## Resolve out-of-network balance medical bills

Get support from trusted Naviguard experts

When you get an unexpected out-of-network balance medical bill, let Naviguard® focus on the resolution process so you can focus on what really matters in your life. An experienced Naviguard Member Advisor may be able to resolve the bill by negotiating directly with providers on your behalf at no additional cost to you as part of your benefits package. They can also step in to assist if your provider requires payment up front for out-of-network care.

### Naviguard is designed to help you:

- Understand your medical bill better and confirm whether or not the service or provider is really out-of-network. Our goal is to bring clarity to any of your out-of-network billing issues.
- Verify there were no errors on your bill, ensure you were charged appropriately and that the claim was processed correctly. We want to give you peace of mind knowing your medical bill is accurate.
- By fully understanding the details of your personal story, we can tailor our approach to reflect your situation and begin negotiating to resolve your bill\* with your provider.



### Keep more money in your pocket

If you have an out-of-network balance medical bill, we encourage you to connect with Naviguard before you pay it—see why at [naviguard.com](https://naviguard.com).

# 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

## Our simple 5-step process

### 1 Check your Explanation of Benefits

If you received care from an out-of-network provider, examine the Explanation Of Benefits (EOB) sent by UnitedHealthcare. If the amount you owe is higher than your cost share, you may receive a balance medical bill.

### 2 Activate your Naviguard benefit

If you receive a bill from your provider that's higher than the cost share stated on your EOB, call the number on your health plan ID card to activate your Naviguard benefit. Naviguard will email you steps for creating a secure online account.

### 3 Send us your information

After creating your online account, follow the steps provided in an email to upload your bill, review and sign two simple forms, and answer a few questions about what happened.

### 4 Reviewing your case

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

### 5 Negotiation results\*

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

**Naviguard. Managing the entire balance medical bill resolution process—so you don't have to.**

### Take comfort knowing:

Naviguard is available to help you resolve out-of-network balance medical bills for services not covered by the NSA. Learn more about the [No Surprises Act](#).

### Real help, real benefits

**78%**

success rate resolving balance medical bills!<sup>1</sup>

**\$2.4k**

is the average out-of-network balance bill reduction<sup>2</sup>

**\$100M+**

total member reductions off billed charges<sup>3</sup>

**76**

Net Promoter Score<sup>®4</sup>

See what members are saying about their best-in-class experience resolving balance bills—visit [naviguard.com/naviguard-reviews](https://naviguard.com/naviguard-reviews).

Learn more

Visit [naviguard.com](https://naviguard.com)

United  
Healthcare

 Naviguard<sup>®</sup>

\* Depending on the plans' election, Naviguard will not negotiate directly with the provider for claims below \$1,000, in which case self-help tools will be provided.

<sup>1</sup> Naviguard data Jan. 1, 2021–July 31, 2023 based on 2021–2023 data for claims on which Naviguard was engaged. Negotiation success rate is based on member-choice, member-initiated claims negotiated to less than billed charges. Negotiation success rate may vary and is not a guarantee of future results.

<sup>2</sup> Naviguard data from Jan. 2021–July 23 and calculated off the sum of all negotiated cases' total bill (total paid to provider).

<sup>3</sup> Based on billed charges minus final allowed amounts for all balance bill claims where Naviguard has been engaged by members to negotiate.

<sup>4</sup> As of 7/31/23. 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.