

**Naviguard content**

This document contains content blocks that you can “lift and use” in communication pieces to help your employees understand what Naviguard® is and how it works. Please note that the “Naviguard®” name is a registered trademark. Therefore, please be sure to use “Naviguard®” the first time it appears in body copy. (It’s not needed in headlines or subheads.)

**Possible use cases for this content could include the following employer communications:**

* Employee email
* Employee letter
* Employee newsletters
* Employer open enrollment guide
* Employer open enrollment presentation
* Employer HR portals

**You are not alone when facing unexpected medical costs**

* 20% (1 in 5) of adults said they or their family have received an unexpected medical bill this year, and 22% of them were charged over $1,000.\*
* Roughly 1 in 4 adults said they have hesitated to seek medical care or skipped it altogether this year because they were worried about getting a surprise bill.\*
* More than half (52%) of insured Americans said that paying for medical bills has been stressful, with nearly all of them (92%) claiming the stress has affected their physical and mental health.\*\*

 \* Morning Consult, Surprise Medical Bills Have Been Banned Since January. 1 in 5 Americans Say They or Their Family Have Gotten an Unexpected Charge Anyway, 7/7/2022.

\*\* HPS/PayMedix, 2023 PayMedix "Healthcare Payments and Financial Disparities Study", 06/06/23.

 **What is Naviguard?**

Naviguard is a UnitedHealthcare company that specializes in working with out-of-network providers on negotiating balance medical bills.\* Naviguard services are included in your UnitedHealthcare® plan and are available at no additional cost. Let Naviguard focus on resolving out-of-network balance medical bills, so you can focus on your life. Visit [**naviguard.com**](https://www.naviguard.com/?&utm_CTA=LearnMore&utm_source=UHCClientMngr&utm_medium=WordDoc&utm_campaign=EmployerToolkit&utm_term=DefaultPage&utm_content=LiftAndUse&utm_custom=LearnMore) to learn more.

\* Depending on the plans’ election, this service may not be available for claims below $1,000. If that’s the case, self-help tools will be provided instead.

**Out-of-network vs. network providers**

Naviguard is a UnitedHealthcare company that specializes in working with out of network providers on balance billing situations. Our services are included in your UnitedHealthcare® plan and are available to you at no additional cost. Visit [**naviguard.com**](https://www.naviguard.com/?&utm_CTA=LearnMore&utm_source=UHCClientMngr&utm_medium=WordDoc&utm_campaign=EmployerToolkit&utm_term=DefaultPage&utm_content=LiftAndUse&utm_custom=LearnMore) to learn more.

When you receive services from an out-of-network provider, you may be responsible for higher [out-of-pocket costs](http://justplainclear.com/en/term/cost-sharing1066). While network providers typically agree to current market rates, many out-of-network providers do not. They may pass the difference
on to you in the form of a balance bill, resulting in a larger fee.

**When you need care, consider staying in the network**

* Network providers are often reviewed and rated, adhering to a set standard of practice
* Rates with network providers may help you spend less
* By using a network provider, you may reach your yearly out-of-pocket maximum sooner and experience lower out-of-pocket costs overall

 **How can Naviguard help?**

Naviguard, a service that’s included in your UnitedHealthcare® health plan, is here to help you understand your out-of-network bill and see what options you may have. A dedicated Member Advisor may negotiate with your provider on your behalf — to try to reduce your bill. Visit [**naviguard.com**](https://www.naviguard.com/?&utm_CTA=LearnMore&utm_source=UHCClientMngr&utm_medium=WordDoc&utm_campaign=EmployerToolkit&utm_term=DefaultPage&utm_content=LiftAndUse&utm_custom=LearnMore) to learn more.

Naviguard's expert Member Advisors have a deep understanding of how billing works across the health care system and they use their insight to help negotiate fair resolutions on your behalf. They've helped members like you navigate difficult billing challenges with a 78% success rate resolving balance medical bills.\*

\*Naviguard data Jan. 1, 2021–March 24, 2023, based on 2021–2023 data for claims 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.

**As a member, how do I get started with Naviguard?**

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* If you receive an [Explanation of Benefits (EOB)](https://www.naviguard.com/resources/explanation-of-benefits?&utm_CTA=LearnMore&utm_source=UHCClientMngr&utm_medium=WordDoc&utm_campaign=EmployerToolkit&utm_term=DefaultPage&utm_content=LiftAndUse&utm_custom=EOBArticle) and have an unexpected [balance bill](http://justplainclear.com/en/term/balance-billing1973), call the member phone number on your health plan ID card - before making a payment.
* UnitedHealthcare Member Services will take your information and send a confirmation email letting you know that a dedicated Naviguard Member Advisor will be in touch regarding your case.
* You'll receive an email with information about what to have ready to start the process, plus an invitation to create a Naviguard account.
* Once the account is set up, you'll have 24/7 access to the information you provided and the process status of your case.
* Your Member Advisor will let you know when your case has been resolved and is ready for you to review.

**How does Naviguard work?**

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1. **Check your Explanation of Benefits**

If you received care from an out-of-network provider, examine the [Explanation of Benefits (EOB)](https://www.naviguard.com/resources/explanation-of-benefits?&utm_CTA=LearnMore&utm_source=UHCClientMngr&utm_medium=WordDoc&utm_campaign=EmployerToolkit&utm_term=DefaultPage&utm_content=LiftAndUse&utm_custom=EOBArticle) sent by UnitedHealthcare. If the amount you owe is higher than your [cost share](http://justplainclear.com/en/term/cost-sharing1066), you may receive a [balance medical bill](http://justplainclear.com/en/term/balance-billing1973).

1. **Activate your Naviguard Benefits**

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. Your Naviguard Advisor will send you an email with instructions for creating a Naviguard account online.

1. **Send us your information**

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

1. **Reviewing your case**

Your Advisor will review your case with the negotiation team and update you on possible next steps. Your Advisor will keep you updated on the status of your case.

1. **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.

\* 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.

**Call UnitedHealthcare Member Services before making a payment**

Naviguard is a UnitedHealthcare company that specializes in working with out of network providers on balance billing situations. Our services are included in your UnitedHealthcare® plan and are available to you at no additional cost. Visit [**naviguard.com**](https://www.naviguard.com/?&utm_CTA=LearnMore&utm_source=UHCClientMngr&utm_medium=WordDoc&utm_campaign=EmployerToolkit&utm_term=DefaultPage&utm_content=LiftAndUse&utm_custom=LearnMore) to learn more.

When you receive an unexpected out-of-network bill, call the member phone number on your health plan ID card. UnitedHealthcare Member Services will initiate your case with Naviguard and a Member Advisor will help you every step of the way.

**What is the No Surprises Act?**

The [No Surprises Act (NSA)](https://www.naviguard.com/no-surprises-act/the-no-surprises-act-patients?&utm_CTA=LearnMore&utm_source=UHCClientMngr&utm_medium=WordDoc&utm_campaign=EmployerToolkit&utm_term=DefaultPage&utm_content=LiftAndUse&utm_custom=LearnMoreAboutNSA) 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 includes out-of-network care provided at a network facility and some emergency services.

The NSA does not apply to all out-of-network services. Because of this, [balance billing](https://www.justplainclear.com/en/term/balance-billing1973) may continue to occur for ground ambulance services and scenarios when the member choses to see an out-of-network provider.

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