



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

Naviguard® is a UnitedHealthcare service that is designed to provide personalized advocacy to help reduce out-of-network health care costs. Our services are available at **no additional cost to you** through your UnitedHealthcare administered health plan benefits.



## Guidance & Support

We help you know if you've been billed appropriately for out-of-network health care. Depending on the bill, we'll give you various options to resolve your balance medical bill.



## Industry Expertise

Our highly trained experts have decades of health care experience and use reference-based pricing and provider network knowledge to resolve out-of-network balance medical bills.



## Trusted Advocate

We deliver a best-in-class experience by providing 1-on-1 guidance to resolve out-of-network balance medical billing issues.



## Tailored Approach

We help reduce anxiety and uncertainty by resolving out-of-network balance medical bills through out-of-network billing education and when appropriate, custom negotiation directly with providers on your behalf – so you can focus on what matters most.



## Call us before deciding to pay for out-of-network services

You may see a difference in the amount you owe when using out-of-network providers. But don't worry, your plan includes Naviguard to help you avoid overpaying for out-of-network health care. After you receive a bill from your provider, check if they've billed you for more than your cost share and reach out to us for support.

## Our simple process

We are with you every step of the way

### 1 Activate your Naviguard benefit

If you receive an out-of-network bill, call the member number on your health plan ID card. Tell the UnitedHealthcare representative you want Naviguard to review your bill.

### 2 Send us your information

Naviguard will email you the steps for creating a secure online account. Then, you'll need to upload your bill and answer a few questions about your visit with the provider.

### 3 Let Naviguard take it from here

When we have all your information, an advisor will go over your case. We will check your bill to make sure you aren't being overcharged. If needed, we will negotiate with out-of-network providers to lower what you may owe. We will keep you updated along the way. When your case is settled, your advisor will tell you what happened and what to do next.

## The No Surprises Act (NSA)

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

- Air ambulance and most out-of-network emergency 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. We're also available to help relieve financial worry by helping members leverage the No Surprises Act to reduce bills. Hear **real stories** from those we've helped navigate the No Surprises Act.

Learn more

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

