



## Your step-by-step guide to working with Naviguard

Receiving an out-of-network balance bill can be frustrating and confusing. Naviguard is here to help lower the amount you may owe for out-of-network services. This service is included in your Unitedhealthcare® plan benefits and is **no additional cost to you**.

### Here for you every step of the way

Naviguard is made up of skilled and supportive Member Advisors with decades of experience and access to the latest pricing tools—and they're ready to negotiate the charges on your behalf.

**78%**

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



# How Naviguard works—simple every step of the way

Navigating the health care landscape, especially the billing part, can be complicated. So we've made it as simple as possible to use Naviguard. Here are the five steps to our process. If it seems easy, that's because it is.

## 1 Check your Explanation of Benefits

If you received care from an out-of-network provider, pay close attention to the [Explanation Of Benefits \(EOB\)](#) you get from UnitedHealthcare. If the amount you owe is higher than your [cost share](#),<sup>1</sup> you may receive a [balance medical bill](#). Before you pay your bill, talk with a Naviguard Advisor to explore your options.

## 2 Activate your Naviguard benefit

If you get a balance medical bill from your provider, call the number on your health plan member ID card to activate your Naviguard benefit. Naviguard will send you an email with simple instructions for creating a Naviguard account online.

## 3 Send us your information

After you create your secure online account, you will 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. We understand that some people are busy, so if any information is missing, we'll email you with friendly reminders. An Advisor is available to answer any questions you may have at any stage of the process.

## 4 Reviewing your case

After you provide all the necessary information, your Advisor will review your case with the negotiation team and update you on possible next steps. Once the negotiation process has started,<sup>3</sup> your Advisor will keep you updated on the status of your case, sharing information from the negotiator.

## 5 Negotiation results

On average, the negotiation process takes about 25 days, depending on how responsive your provider is. 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.**

Naviguard's best-in-class  
Net Promoter Score® of

# 76<sup>2</sup>

is a result of our simplified member experience which builds connections and trust through the advocacy we provide based on our member's unique situation and needs.

Our members will experience flexible options based on their preferences—from our website and digital tools to printed materials or phone calls. We tailor our approach to meet the needs of our members.

Visit [naviguard.com](https://naviguard.com) to see real stories from real people.

Learn more

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United  
Healthcare

 Naviguard®

<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> 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.

<sup>3</sup> 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.