Powerful protection from unexpected out-of-network costs.

Choosing care outside the UnitedHealthcare network can drive costs up exponentially. Yet even when members choose a network facility, they may have no choice but to be treated by an out-of-network (OON) physician—who can then inflate prices.

A simplified approach to unexpected and inflated costs.

This program offers support in situations when members have a choice to receive OON care and when they don't—helping simplify the member experience and control OON costs.

A powerful ally for members:

- Saves on coinsurance and deductible expenses.
- May help reduce stress from surprise bills.
  - Members are protected from paying providers beyond reasonable, negotiated rates when they don't have a choice and receive OON care.
  - UnitedHealthcare reimburses at competitive rates when the member does have a choice and receives OON care. If negotiation attempts are not successful, member is responsible for the difference between billed and allowed amount.
- Offers extensive support resources and clear Explanation of Benefits.

25%

of visits to network ERs lead to treatment by OON physicians.[1]

$6B

in inflated charges from OON ER physicians yearly.[1]

UnitedHealthcare®

A strategic choice for employers:

- Encourages employee to choose providers in UnitedHealthcare's network.
- Reduces overall OON medical spend.
- Increases savings by accessing deeper discounts on claims.
- Helps minimize employee issues.

Shared Savings Program Enhanced (SSPE): Member had no choice.

Example: A member seeks care at a network facility but is unknowingly treated by an OON provider.

- Member held harmless, no risk of balance billing.
- Member advocacy.
- Discounted claims, layered approach using wrap network and provider negotiation.

Outlier Cost Management (OCM): Member had choice.

Example: A member referred to OON provider by a friend/family member or influenced by a promotional campaign.

- Member at risk of balance billing—if negotiation attempts are not successful they are responsible for difference between billed and allowed amount.
- Vendor pricing methodology.

Contact your UnitedHealthcare representative for additional information.

[1]UnitedHealth Group white paper, February 2019 (unitedhealthgroup.com/affordability)

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