



The expert in dealing with balance medical bills

Naviguard® helps resolve unexpected, excessive out-of-network balance medical bills by negotiating directly with providers.

Our service is available at no additional cost to members through their UnitedHealthcare plan benefits. Naviguard's extensive industry and provider network knowledge, combined with market data, brings clarity to out-of-network billing costs – when it's needed most.



Overview of capabilities

Benefits of working with Naviguard:

- ✔ Tailored negotiation approach
- ✔ Extensive industry and provider network knowledge
- ✔ Reference-based pricing model
- ✔ Flexible service options
- ✔ Decades of valuable insights from across the health care industry
- ✔ Integrated with UnitedHealthcare

Unexpected balance medical bill?

Members should call the member phone number on their health plan ID card and UnitedHealthcare Member Services will initiate a case with Naviguard. We'll help navigate the resolution process every step of the way.

Naviguard has achieved proven performance since 2021:

10B+
Total employer value to date¹

\$2,000
Average bill reduction²

77%
Average reduction off original amount¹

70
Net Promoter Score (NPS)³

¹ For all claims that have been processed by Naviguard participating health plans, calculated by subtracting total provider billed amount by amount paid to providers.

² Naviguard data from Jan. 2021–July 2024 and calculated off the sum of all negotiated cases' total bill (total paid to provider).

³ As of 7/16/24 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.

