When you visit the doctor

As a UnitedHealthcare member, your out-of-pocket expenses will usually be lower when you use a network provider. Your health care provider may ask you to pay your out-of-pocket portion of the bill at the time of your office visit, or they may submit the claim to UnitedHealthcare first and send you a bill later. Many providers have access to secure online tools that help them quickly determine your share of the costs.

Once your claims are processed by UnitedHealthcare, your health care provider will bill for any amount you owe. You can view a detailed explanation of the bill and see the amount paid by UnitedHealthcare at myuhc.com.

If you visit a health care provider who is not part of the UnitedHealthcare network, he or she may require partial or full payment at the time of service. Also, some non-network health care providers do not have the ability to bill UnitedHealthcare directly, leaving you responsible to submit a medical claim form to UnitedHealthcare.

Any remaining amount that you owe can be paid from funds in your HSA account or out of your pocket.

**Standard claim process**

1. You present health plan ID card at doctor’s office.
2. Provider either asks you to pay your out-of-pocket portion upfront or submits claim to UnitedHealthcare for cost of the visit.
3. The claim is processed according to your network benefits. A Provider Remittance Advice is sent to the provider.
4. Provider bills you directly if you owe money. You can choose to use HSA funds to pay the bill or pay the bill out-of-pocket.

**Medical claim form**

If you are eligible to receive care from a doctor who is a non-network provider, you may need to fill out a medical claim form. Our network health care providers normally take care of claim forms for you.
What your providers need to know about the UnitedHealthcare High Deductible Health Plan

Your patient is a member of a UnitedHealthcare high-deductible health plan. All services, other than network preventive care, are subject to an annual deductible and out-of-pocket maximum. Please review the following information about how to process claims for high-deductible health plan members.

You can verify your patient’s benefits in one of two ways:

Online at unitedhealthcareonline.com OR call 1-877-842-3210. Select the prompt for access to benefits and eligibility information.

- Please do not ask the patient for any payment at the time of service, unless you have the ability to process your claims online directly with UnitedHealthcare.

- Once you file a claim on behalf of your patient, UnitedHealthcare will pay the agreed to discounted rate directly to you.

- UnitedHealthcare will notify both you and the patient with an Explanation of Benefits describing the amount paid and the balance owed to you by the patient.

- Once you receive the EOB, you may bill the patient directly for the balance. Although you may charge the patient less than the rate you negotiated with UnitedHealthcare, the total cost – paid by UnitedHealthcare and the patient – should never be higher than the total contracted rate.