Find Care & Costs Tool Quick Reference Guide

Overview
To help achieve the Triple Aim of improved quality, better health outcomes and cost savings for our members, we’ve developed Find Care & Costs – an online and mobile tool that allows UnitedHealthcare commercial plan members to view and better understand their health care costs. This quick reference guide provides an overview of the Find Care & Costs tool and the value it can bring to members.

How it Works
The Find Care & Costs tool offers health care cost estimates based on a member’s health plan and location. Cost estimates are available for more than 800 common medical services across more than 650 episodes of care. For a given provider, and a specific service or procedure, find Care & Costs displays:

- The local or market average cost
- The estimated cost for that care provider
- The estimated amount the employer or health plan will pay
- The estimated member out-of-pocket cost

Accessing Find Care & Costs
To get started with Find Care & Costs, members sign in to myuhc.com and select “Find Care & Costs” on the home screen. The tool then uses the member’s health plan benefits to calculate their estimated out-of-pocket costs for various services or procedures.
What Find Care & Costs Offers
Members have the ability to search for specific treatments, services or conditions, and can also search by care provider and/or facility. When the care provider search results are returned, the average cost range across care providers in the market area (for the specific service) is displayed in the header, followed by the estimated total cost for that provider, the amount the health plan will pay and the estimated out-of-pocket cost that the member can expect to pay. The estimated costs are then shown for each step of the care path.

Cost Estimate for Knee Replacement
Total average cost in your area: $24,581 - $33,694

<table>
<thead>
<tr>
<th>Estimated Total Cost</th>
<th>Insurance Pays</th>
<th>Estimated Out-of-Pocket Cost</th>
</tr>
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<tbody>
<tr>
<td>$33,694</td>
<td>$30,194</td>
<td>$3,500</td>
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There are 4 steps for this service

1. **Office Visit with Specialist for Evaluation**
   - Doctor: John Q, MD
   - Location: Knee Surgery, Orthopedic Surgery
   - Estimated Total Cost: $365
   - Estimated Out-of-Pocket Cost: $365

2. **Total Knee Replacement (TKR)**
   - Location: Hospital 1
   - Estimated Total Cost: $31,502
   - Estimated Out-of-Pocket Cost: $3,135

3. **Outpatient Physical Therapy/Rehabilitation**
   - Location: Medical Center 1
   - Estimated Total Cost: $1,205
   - Estimated Out-of-Pocket Cost: $0

4. **Follow-up Office Visit**
   - Doctor: John Q, MD
   - Location: Knee Surgery, Orthopedic Surgery
   - Estimated Total Cost: $622
   - Estimated Out-of-Pocket Cost: $0

Estimated Total: Meets Average Cost
- Total Cost: $33,694
- Out-of-Pocket Cost: $3,500

**PAYMENT DETAILS**

**ESTIMATED OUT-OF-POCKET COST**
- Copay: $0
- Applied to Deductible: $2,750
- Coinsurance: $750
- Not Covered By Health Plan: $0

Methodology
Cost estimates are based on the fee schedule or contracted rate in effect at the time of the member's search. If the set fee schedule or rate is not systematically available or applicable, the estimate is calculated using the historical claim average for a given care provider and procedure.
an average to be calculated, the care provider must have had a minimum of five claims during a
given time period.

For a given care path or episode of care, fees are displayed for all care providers and facilities that
typically perform the service, with no claims minimum. For specialties or facility types that do not
typically perform the service, we look for claim history to see that there were at least two claims
during the period for that procedure or a related procedure. Care providers shown in the search
results will receive a provider cost band which indicates if their geographic cost is:

- **“Below Average”** (displayed in green): The care provider’s cost estimate is in the lowest 25
  percent for the local area.
- **“Meets Average”** (displayed in gray): The care provider’s cost estimate is in the middle 50
  percent for the local area.
- **“Above Average”** (displayed in red): The care provider’s cost estimate is in the highest 25
  percent for the local area.

An overview of the treatment or procedure being estimated and a breakdown of steps leading to the
final out-of-pocket estimate will be displayed on the Care Path Summary page. The tool also includes
consumer-friendly treatment decision support information for the specific services in scope.

**Contact Information for Members**
If a member has questions about using the tool or the information it displays, they can call the
member services phone number on the back of their member ID card.

**Questions?**
If you have questions about Find Care & Costs, please contact your network representative. Thank
you.