

## United Healthcare Medical Benefits Out-of-Network Services

### What Do Members Need to Know?

Accessing services through any of the 900,000 providers in United Healthcare’s Choice Plus Network will always be the most cost-effective way to seek medical care. However, members enrolled in plans with out-of-network benefits sometimes choose to visit non-participating providers and facilities. If you are enrolled in the MarketAxess medical PPO or HDHP plans and decide to obtain care outside of UHC’s network, please be aware of answers to the following frequently asked questions.

### How Are Out-of-Network Reimbursements Determined?

#### ***United Healthcare’s Out-of-Network Reimbursement Model – Outlier Cost Management***

On January 1<sup>st</sup> 2021, United Healthcare transitioned MarketAxess (and many other self-funded companies) to a more modernized out-of-network benefit reimbursement model called Outlier Cost Management (OCM). With OCM, doctors and facilities that don’t participate in UHC’s Choice Plus network are reimbursed using a methodology called Reference-Based Pricing. Unlike Reasonable & Customary (R&C) reimbursements which are based on amounts charged by providers for specific procedures within a zip code, Reference-Based Pricing considers various market and industry factors like geography, median in-network rates, market dynamics and Centers for Medicare & Medicaid Services (CMS) to determine the reimbursement levels for out-of-network providers.

### How Does Outlier Cost Management Help Members?

Member advocacy services are included for all UHC health plans using OCM. If an out-of-network provider bills a member for any amount in excess of their reimbursement (an out-of-network issue known as “Balance Billing”), members can call the number that appears on the Explanation of Benefits statement for assistance in resolving the balance. Once a member reaches out, an assigned advocate will work directly with the out-of-network provider to negotiate the balance on the member’s behalf. If the provider is not willing to negotiate, the member is financially responsible for the balance.

### In Network & Out of Network Services Cost Estimate Comparison\*

#### ***Illustrative Examples Only***

<b><u>Procedure</u></b>	<b><u>In-Network Cost Estimate</u></b>	<b><u>Out-of-Network Cost Estimate</u></b>
Gallbladder Removal	\$17,233	\$35,165
Removal of Breast Growth	\$10,328	\$21,376
Skin/Fat/Muscle Graft	\$8,557	\$27,899
Fusion of Upper Spine Bones	\$39,364	\$85,305

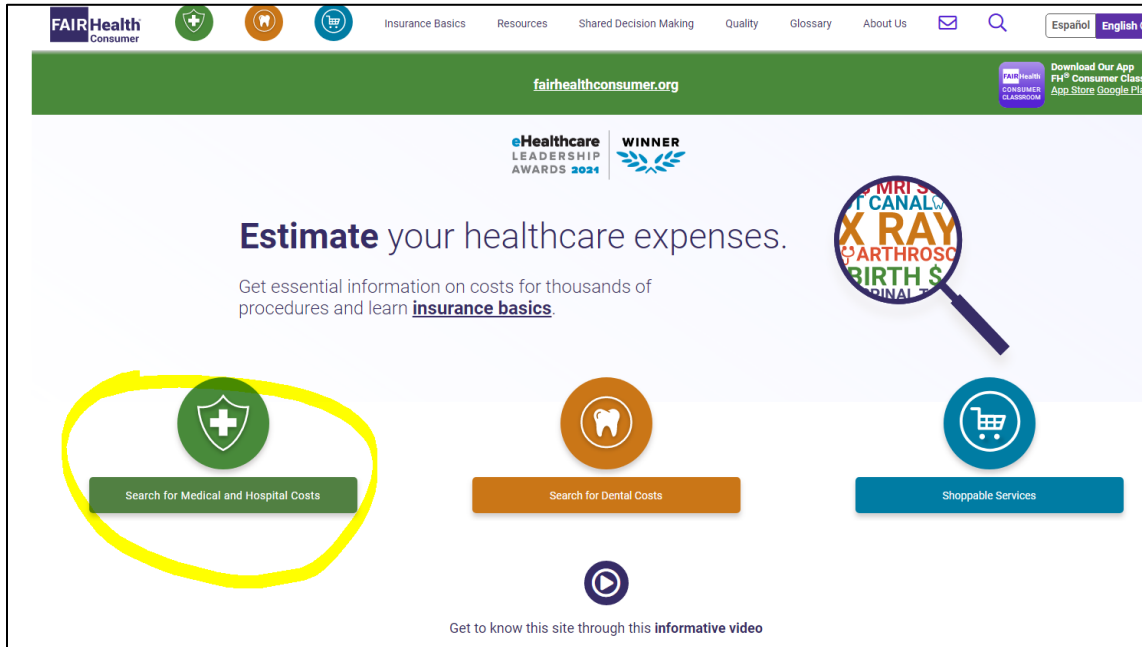
***\*Note: Price estimates are based on data from FAIRHealth Consumer website.***

### Is There Any Way for Members to Estimate the Potential Cost of Out-of-Network Services?

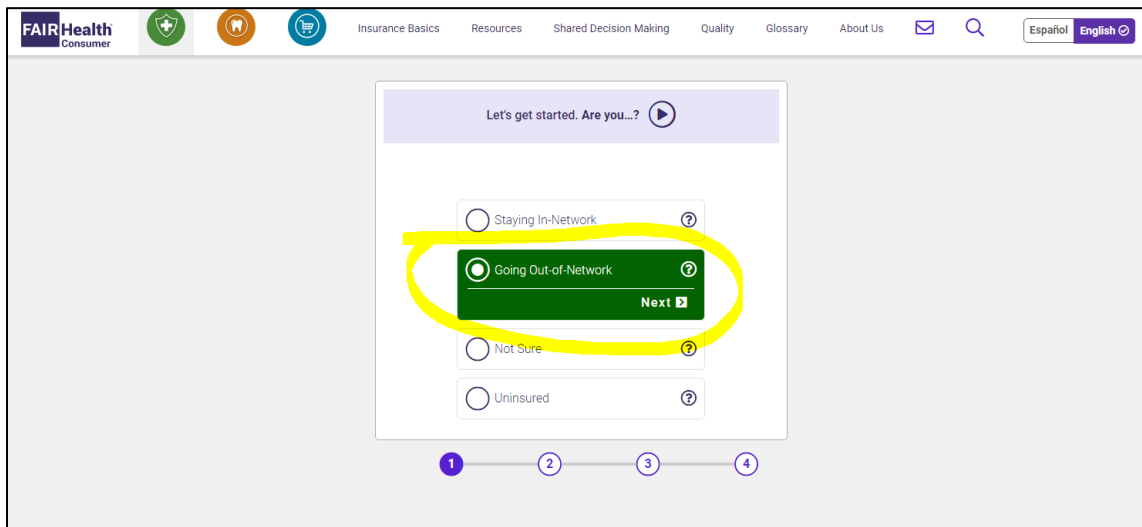
***FAIRHealth Consumer Website\*\****

The FAIRHealth Consumer website is a free educational resource and healthcare expense research tool available to everyone. The research tool is intended to assist members in gaining greater insight into potential financial exposure when accessing care from out-of-network providers with whom UHC does not have a contractual relationship. To review pricing estimates, visit <https://www.fairhealthconsumer.org> and complete the following steps:

Step 1: Click “Search for Medical & Hospital Costs”



Step 2: Select “Going out of Network” and click “Next”



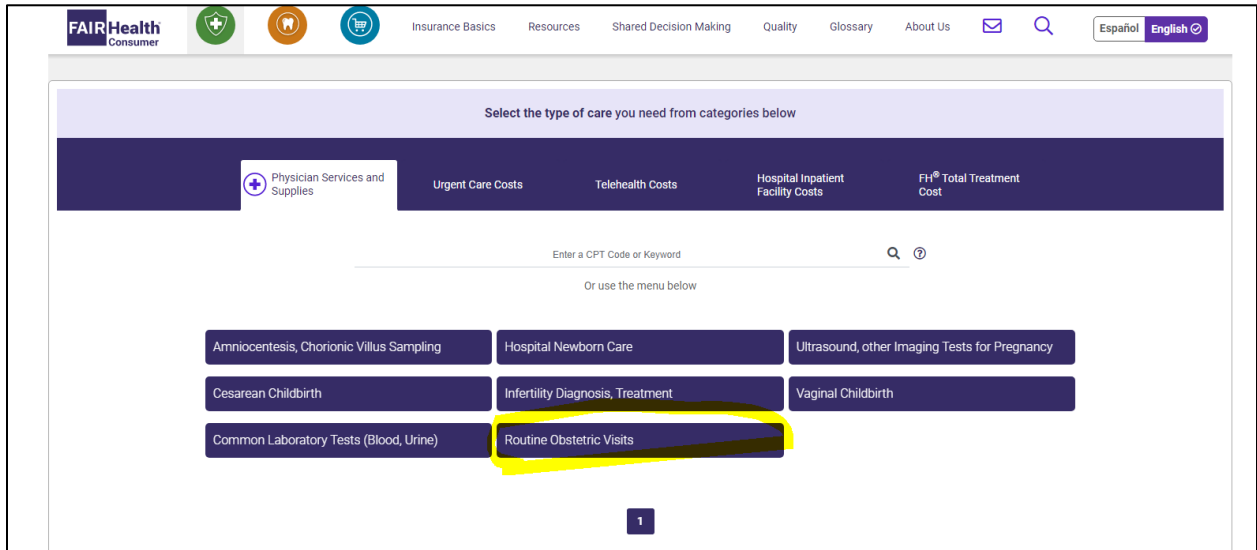
Step 3: Enter Zip Code and Click “Next” (10001 was used)

The screenshot shows the FAIR Health Consumer website interface. At the top, there is a navigation bar with the FAIR Health logo and various icons. Below the navigation bar, the main content area displays a form titled "Where is your provider?". The form includes a text input field for "Zip Code or City, State (e.g. 12345 or New York, NY)" with the value "10001" entered. Below the input field is a "Use current location" button with a location pin icon. A green "Next" button is positioned below the "Use current location" button. A yellow circle highlights the input field and the "Next" button. At the bottom of the form, there is a progress indicator with four numbered steps (1, 2, 3, 4), where step 3 is currently active.

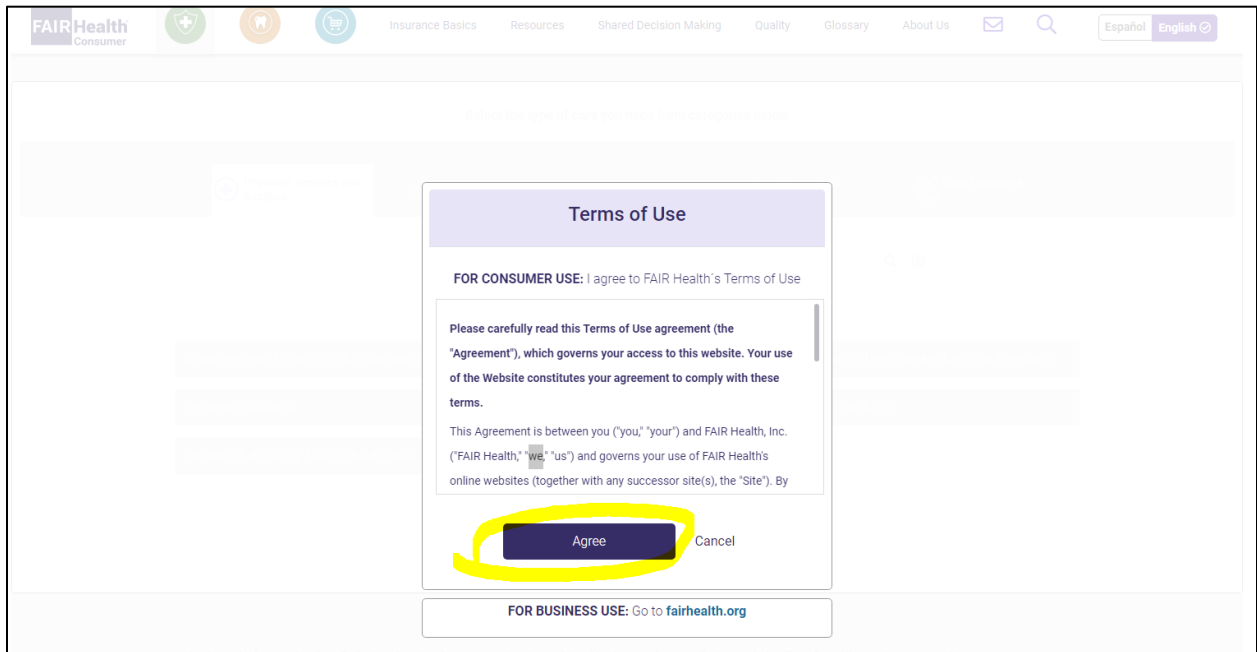
Step 4: Enter Care Type CPT (procedure code), Keyword, or select from menu (Pregnancy was used)

The screenshot shows the FAIR Health Consumer website interface. At the top, there is a navigation bar with the FAIR Health logo and various icons. Below the navigation bar, the main content area displays a form titled "Select the type of care you need from categories below". The form includes a search bar with the placeholder text "Enter a CPT Code or Keyword" and a search icon. Below the search bar, there is a menu of categories. The categories are: Physician Services and Supplies, Urgent Care Costs, Telehealth Costs, Hospital Inpatient Facility Costs, and FH® Total Treatment Cost. Below these categories, there is a search bar and a menu of categories. The categories are: Orthotic Devices, Procedures, Injections, Specialty Drugs, Other Tests, Exams, Respiratory, Oxygen Equipment, Surgeries (Common), Pregnancy, Childbirth, Infertility, Skin Substitutes, and Therapeutic Services. A yellow circle highlights the "Pregnancy, Childbirth, Infertility" category. At the bottom of the form, there is a progress indicator with four numbered steps (1, 2, 3, 4), where step 3 is currently active.

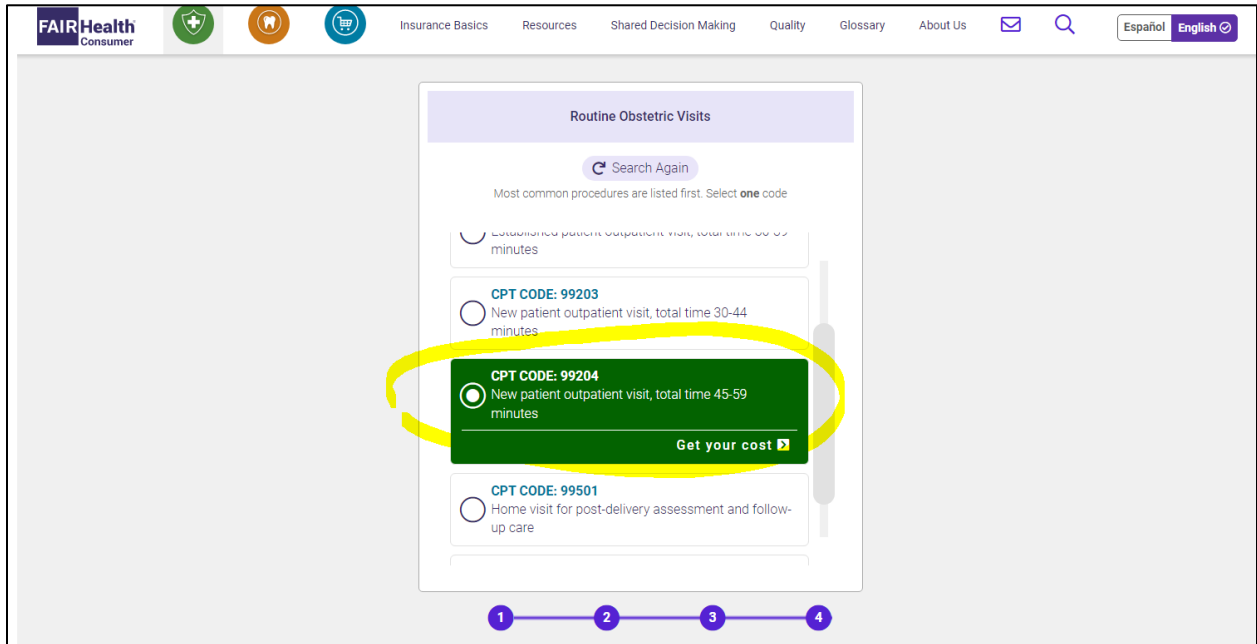
Step 5: Enter additional care type (Routine Obstetric Visit was used)



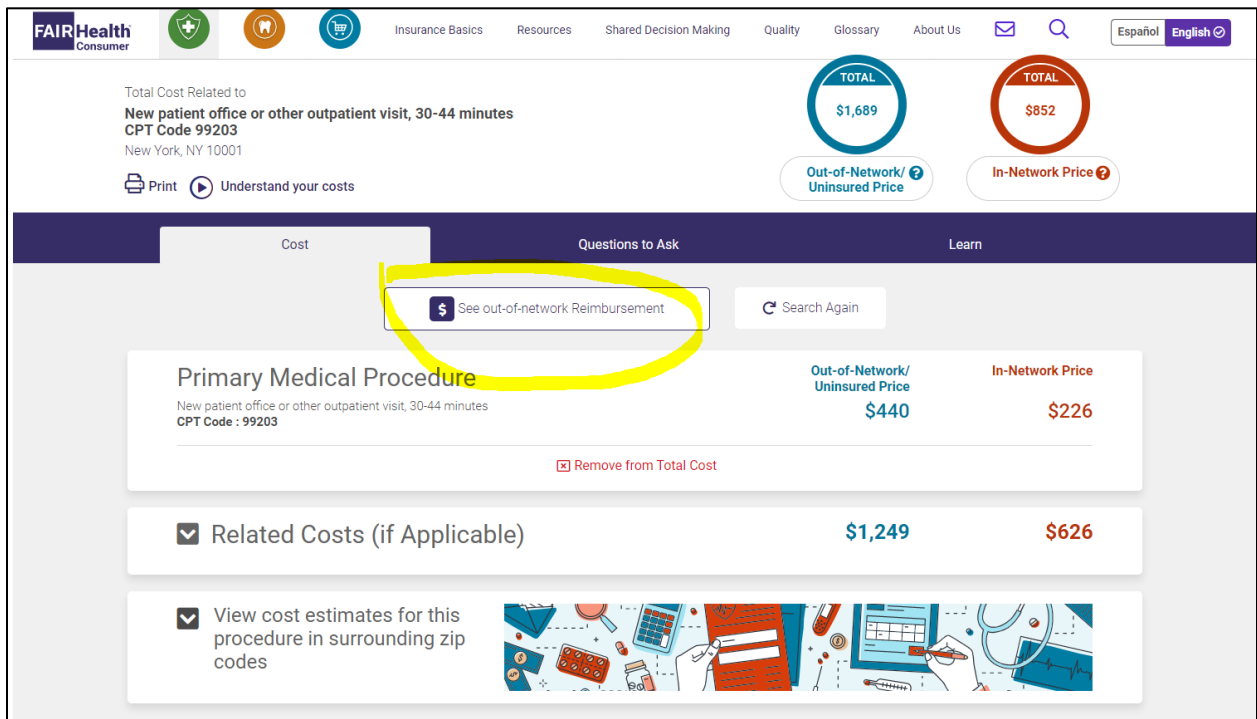
Step 6: Select "Agree" for Terms of Use



Step 7: Select applicable CPT and click “Get Your Cost” (# 99204 New Patient Outpatient Visit was used)



Step 8: Click “See Out-of-Network Reimbursement”



Step 9: Click “Customize Your Results”

The screenshot shows the 'Out-Of-Network Reimbursements' page for a medical procedure. The total cost related to the procedure is \$1,689. The typical plan will pay 80% of charges, resulting in a reimbursement of \$1,182. The out-of-pocket cost is \$507. A yellow circle highlights the 'Customize your results' button. Below this, the 'Cost Breakdown' section shows two items: a Medical Procedure and a Hospital (Outpatient) facility. The Medical Procedure has a typical provider charge of \$440, a typical plan payment of \$308 (70%), and an out-of-pocket cost of \$132. The Hospital (Outpatient) facility has a typical provider charge of \$1,249, a typical plan payment of \$874 (70%), and an out-of-pocket cost of \$375. Both items have a 'Remove from Total Cost' button.

Step 10: Select “Medicare-Based”, and review cost estimates

**Note: After clicking the “Medicare-Based” button, the default percentages displayed will be set to estimate Reimbursements at 70%, and Medicare at 140%. These estimates should not be adjusted.**

The screenshot shows the 'Out-Of-Network Reimbursements' page for a medical procedure, now set to 'Medicare'. The total cost related to the procedure is \$1,689. The typical plan will pay \$96 (70% of charges), resulting in a reimbursement of \$96. The out-of-pocket cost is \$1,593. A yellow circle highlights the 'Medicare-Based' button in the 'Customize your results' section. The 'Est. Reimbursement %' is set to 70% and the 'Est. Medicare %' is set to 140%. Below this, the 'Cost Breakdown' section shows one item: a Medical Procedure. The Medical Procedure has a typical provider charge of \$440, a Medicare reimbursement of \$96 (70%), and an out-of-pocket cost of \$344. There is a 'Remove from Total Cost' button.

Should you have any specific questions about the medical benefits available to MarketAxess employees and their eligible dependents, please contact United Healthcare Member Services at 1.800.332.8885. The MarketAxess Group Number is 919907.

**\*\*Important Note:** FAIR Health is an independent, national nonprofit organization whose mission is to help consumers understand their healthcare costs. UHC is an independent private health insurance services business that has been contracted by MarketAxess to administer its employer sponsored medical plans. UHC will not honor prices displayed on the FAIRHealth website. The FAIR Health website should be used for **EDUCATIONAL PURPOSES ONLY**. Amounts allowed under the MarketAxess Plan are not based on the FAIR Health website. As such allowance amounts reflected on the FAIRHealth website should never be understood or relied upon as a guarantee of benefits under the MarketAxess Plan administered by UHC.