myHealthcare Cost Estimator (myHCE)

Your window to cost transparency and quality care

myHealthcare Cost Estimator (myHCE) is an online tool that gives you easy access to the information you need to make informed health care decisions.

myHCE presents cost and quality information for providers and medical facilities in your area. The quality information is based on the UnitedHealth Premium Designation Program that assigns a Tier 1 rating to high-quality providers.

You can get an estimate based on your chosen location and medical provider. Our quality and cost efficiency measurements make sure that you get the best service at a reasonable price.

myHCE can help you through every step of your treatment. It allows you to find treatment options and learn about recommended care. You can even create and save a care path to track the appointments, tests and follow-up care related to your health needs.

INSTRUCTIONS ON ACCESSING TOOL …

You can begin using myHCE right away by visiting **umr.com** and logging into your member site. Just look for the shopping cart icon on your personal home page.

Health cost estimator

IMPORTANT NOTE: Your out-of-pocket estimate within the myHCE tool will not reflect your plan benefits information. It will not include your deductible, copayment/coinsurance amount or your spend to date. Your actual out-of pocket for the procedure may likely vary from this out-of-pocket estimate. To view your benefit information, go to the **Benefits and coverage** section on **umr.com**. Or you can call your customer support number on the back of your ID card.

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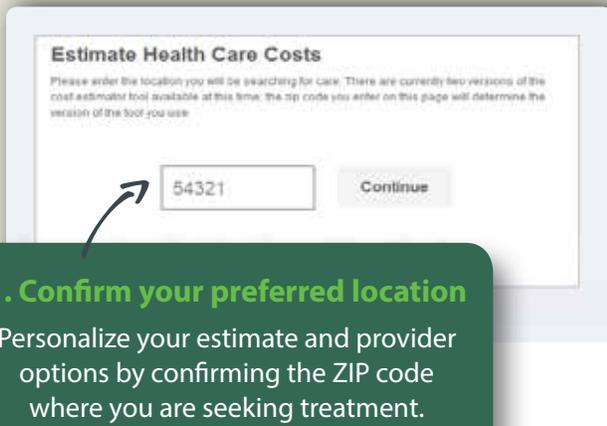
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Simple and easy to use

myHCE is user friendly. It's based on four key elements we call the **Four Ps**:

- **PROCEDURE:** Look up treatments and services specific to your needs with the easy-to-use search engine

- **PRICE:** Compare estimated prices of your treatment options to make a decision that fits your budget

- **PROVIDER:** View quality and efficiency measurements for participating providers

- **PLACE:** Locate providers in the area you choose and view maps and print directions

myHCE is also convenient. You can get your cost estimates from home or any other location with online access.

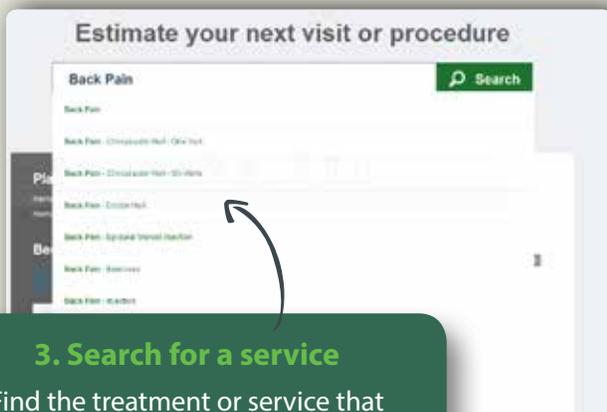## How to use myHealthcare Cost Estimator (myHCE):

1. Confirm your preferred location

Personalize your estimate and provider options by confirming the ZIP code where you are seeking treatment.

2. Select "Get Started"

Read and accept the terms and conditions of the tool. This will bring you to the myHCE homepage where you can view a video tutorial.

3. Search for a service

Find the treatment or service that applies to you by entering a search term and reviewing a list of options.

4. Learn more about the service or treatment

Find out about the in-network average costs, risks, benefits and other details related to the service. Then click "Continue"
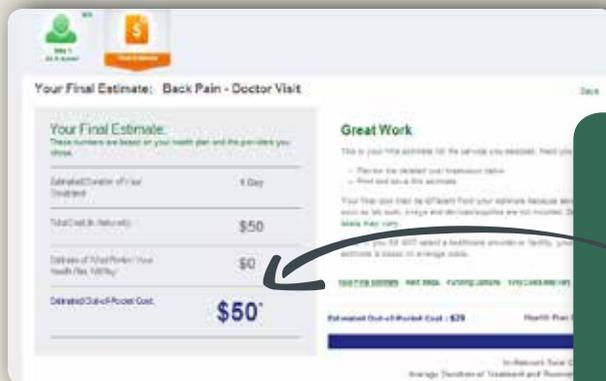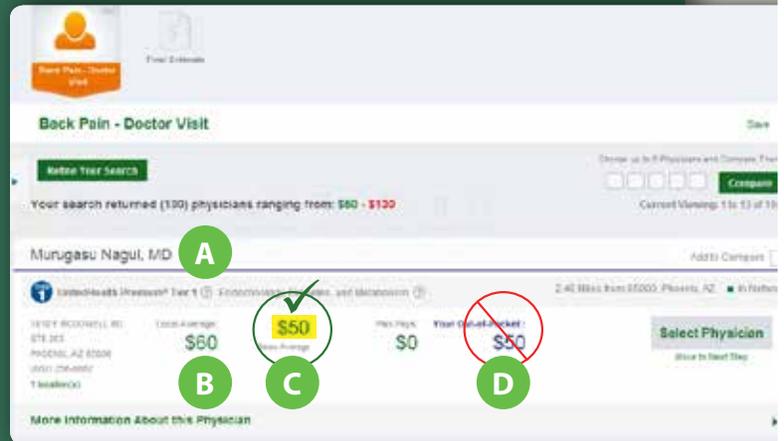
5. Research and compare doctors

Look for a doctor based on quality and cost information in your preferred location. The provider results are prioritized based on a combination of highest quality and lowest cost information. You can 'Refine Your Search' by customizing various options to get to the provider and location of your choice. You can also compare multiple doctors by selecting the Add to Compare link.

How to read your search results:

A **TIER 1 PROVIDER:** The Tier 1 rating is assigned to high-quality providers based on the UnitedHealth Premium Designation Program.

It is just a quality rating and does not reflect the network or custom/domestic tier.

B **LOCAL AVERAGE COST:** Provides an in-network average cost in your area.

C **PHYSICIAN COST:** The contracted rate your provider is allowed to charge you. Search results will reflect different providers in your area and their respective costs. This is the dollar amount you should refer to while making a decision.

D **YOUR OUT-OF-POCKET:** Reflects your estimated out-of-pocket cost in myHCE. Since your deductible, copayment/coinsurance and spend to date amounts are not taken into account within the estimator, this dollar amount may likely vary from your actual out-of-pocket cost. **Please refer to physician or facility charge while making your selections.** Go to the Benefits & coverage section on **umr.com** or call customer support, to view your benefit information.

Click on "Select Physician" once you have chosen the provider that meets your needs.

6. View your final cost estimate

You will now have an estimate based on your location and provider selection.

This amount may likely vary because your deductible, copayment/coinsurance and amount spent to date are not taken into account within the myHCE estimate.

Take control of your personal health care costs

myHCE helps take the guesswork out of some very important health care decisions. It can also assist you in taking control of your personal health and wealth.

Feel at home making your cost estimates with myHCE! For more information, please call the customer service number on the back of your UMR ID card.

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