# myHealthcare Cost Estimator :

UnitedHealthcare

## Estimating your health care costs before you see the doctor is easy.

### In just minutes, you get a preview of your health care costs.

Using your benefit information, myHealthcare Cost Estimator shows you the estimated cost for a treatment or procedure, and how that cost is impacted by your **deductible**, **co-insurance** and **out-of-pocket maximum**. This means that you'll get an estimate of what you'll be responsible for paying out of your pocket, providing you with useful information for planning and budgeting.

**KEY TERMS:**

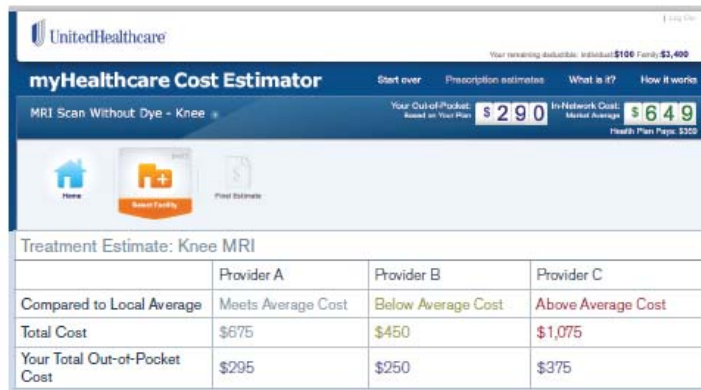Deductible: The amount you owe for health care services before your insurance begins to pay.

Co-insurance: Your share of the costs of a covered health care service, calculated as a percent (for example, 20%) of the allowed amount for the service. You pay co-insurance plus any deductibles you owe.

Out-of-pocket maximum: The most you pay during a policy period (usually a year) before your health insurance or plan begins to pay 100% of the allowed amount.

### Did you know that you may pay a different amount for a procedure depending on which provider you select and/or where you have the procedure done?

The more you use myHealthcare Cost Estimator, the more you'll see that not all doctors are the same. Depending on what you're looking for, you could see a wide range of estimates for the same procedure or treatment. You can then use this information to help you decide where to get care, or to start a discussion with your doctor.

You can search by condition or treatment with

UnitedHealthcare

Your remaining deductible: Individual $100 Family $3,400

**myHealthcare Cost Estimator**   Start over   Prescription estimates   What is it?   How it works

MRI Scan Without Dye - Knee

Your Out-of-Pocket Based on Your Plan **$290**   In-Network Cost Market Average **$649**   Health Plan Pays: $359

Home | Select Facility | Print Estimate

**Treatment Estimate: Knee MRI**

|  | Provider A | Provider B | Provider C |
|---|---|---|---|
| Compared to Local Average | Meets Average Cost | Below Average Cost | Above Average Cost |
| Total Cost | $675 | $450 | $1,075 |
| Your Total Out-of-Pocket Cost | $295 | $250 | $375 |

# myHCE Consumer Satisfaction

**UnitedHealthcare®**

*"I discovered myHealthcare Cost Estimator and plugged in my information. It was very easy and user friendly. No unexpected bills to worry about."*

*"I had to get a biopsy, needed to find the cheap cost-effective place and nearby where I work. It was amazing, never seen anything like this before with other insurances."*

*"I try to use myHCE to make better decisions on my HDHP and better decisions on the VALUE of my healthcare. I try to use this tool PRIOR to any visit."*

## USE

**84%** of users are satisfied with the overall look & feel of myHCE

**80%** of users say myHCE helps them better understand their benefits

## SAVE

**78%** use myHCE for budgeting health care costs

**70%** of users say myHCE helps them save money and choose better quality health care

## REPEAT

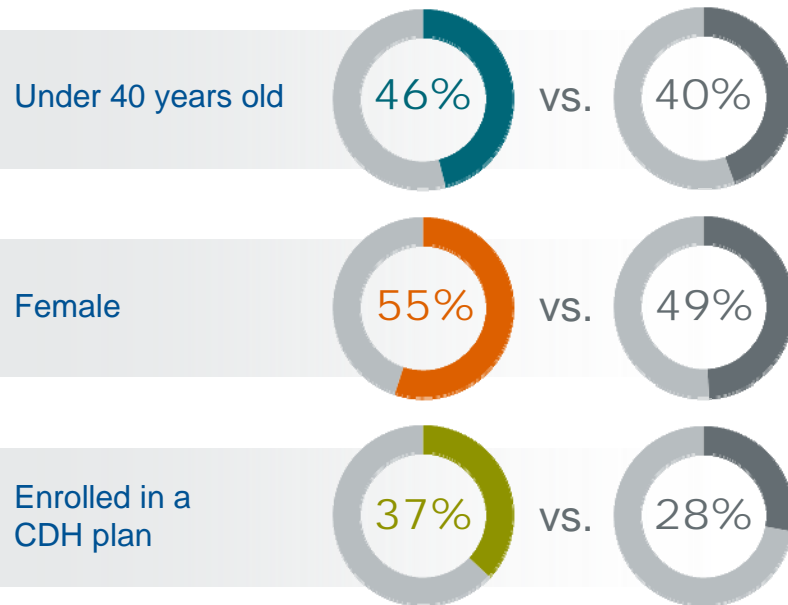**83%** of users indicate they would use myHCE again in the future

**76%** of users would recommend to others to get cost estimates

**80% of users feel myHCE empowers them to take care of their health**

Source: UnitedHealthcare consumer research 2013-14

2

# Who Uses myHCE and Why

Our research confirms that people with higher deductible benefit designs use cost-estimating tools more often. Overall, regardless of the member's plan design, myHCE was shown to help people make more informed decisions.

**Compared to non-users, myHCE users are typically:**

| | | |
|---|---|---|
| Under 40 years old | **46%** VS. | **40%** |
| Female | **55%** VS. | **49%** |
| Enrolled in a CDH plan | **37%** VS. | **28%** |

**Characteristics of frequent users:[1]**

From larger households

More likely to have children

More likely to use myHCE before appointments and treatment

[1]Source: *Opinion Research Corporation February 2012*

3