NAVIGUARD

Member Journey

We're health care experts. We're here to help you navigate the complex world of surprise Out-of-Network bills and guard against receiving such a bill in the future. We'll be with you every step of the way. Here's what the journey looks like.







You have a procedure or receive medical care featuring services from an Out-of-Network provider.

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1

You receive an Explanation of Benefits outlining the Out-of-Network charges you are responsible for.

3

You receive a Balance Bill from the OON provider.

4

You call UHC, and they connect you with Naviguard.

5

We assign you a dedicated Advisor who will stay with your case every step of the way.



6

You share your story with your Advisor, upload your OON bill, and sign a couple of forms.

7

You and your Advisor discuss your options and create a plan of action.

8

Naviguard reaches out to the OON provider on your behalf.

9

If Naviguard reaches a solution with the OON provider, your Advisor lets you know the outcome and your final responsibility. If your bill was adjusted, you'll receive a new EOB.

10

Your advisor sends you a record of the process and the final outcome.

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