



Why Naviguard?

We help reduce costs for our employer customers and help our members deal with out-of-network (OON) claims.



Reference-based pricing

Naviguard's proprietary pricing methodology is derived from a number of factors, including fair market rates. Naviguard works on behalf of members and employers to ensure that they can expect to pay reasonable prices and that the provider will be compensated appropriately for the service the provider provides. Because we utilize several market-based factors, Naviguard helps to drive an average savings of 70%¹ or more, outpacing the level of savings achieved by competitive programs.



Provider-of-Interest (POI) strategy

While there are various reasons that providers may choose to remain OON, Naviguard's team is dedicated to identifying trends that may help to contribute to increased medical costs or potentially deceptive billing practices. We also look for trends in provider behavior that may increase OON utilization or large balance bills. We then take action to try to change or stop these behaviors, which may include provider education, contracting, investigation, identifying providers, issuing formal warnings, redirecting care or even legal action where appropriate.



Member advocacy

Naviguard advocates for employers and members via dedicated, 1-on-1 relationships. UnitedHealthcare members who contact Naviguard for balance billing support will be assigned to a dedicated advisor who owns the issue through final resolution, including assisting with negotiations that may result in a bill reduction with the provider when needed. Our secure, online member portal tracks cases from start to finish, also allowing the member to engage with Naviguard on their time using their preferred method of communication. We use our deep industry knowledge and innovative technology to help make it as easy as possible for members to get the support they need.



Performance reporting

To demonstrate the multiple value components of Naviguard and help enable clients to understand the impact that OON utilization and balance billing may have on their benefit plan and overall member experience, Naviguard provides program and client-level performance reporting. In addition to savings on OON claims, we share information on value levers including member experience, prevalence of balance billing and negotiation success with OON providers.

United
Healthcare



NAVIGUARD™