

# The expert in dealing with balance bills.

Naviguard® helps resolve unexpected, excessive out-of-network balance medical bills by negotiating directly with providers.

Our service is available at no additional cost to members through their UnitedHealthcare plan benefits. Naviguard's extensive industry and provider network knowledge, combined with market data, brings clarity to out-of-network billing costs—when it's needed most.



## OVERVIEW OF CAPABILITIES

### Benefits of working with Naviguard:

- ✓ Tailored negotiation approach
- ✓ Extensive industry and provider network knowledge
- ✓ Access to benchmarking pricing tools and market data
- ✓ Flexible service options
- ✓ Decades of valuable insight from across the health care industry
- ✓ Integrated with UnitedHealthcare

**\$7.5B+**

Total employer value to date<sup>1</sup>

**\$2,100**

Average bill reduction<sup>2</sup>

Nearly  
**70%**

Success rate<sup>2</sup>

**76**

Net Promoter Score (NPS)<sup>4</sup>

Learn more about us at [naviguard.com](https://naviguard.com)

<sup>1</sup>For all claims that have been processed by Naviguard participating health plans, calculated by subtracting total provider billed amount by amount paid by providers.

<sup>2</sup>Naviguard data from Jan. 2021–November 2023, and calculated off the sum of member-choice, member-initiated negotiated cases' total bill (total paid to provider). Bill reduction success varies, including whether a reduction may be obtained and the amount, and is not a guarantee of future results

<sup>3</sup>Naviguard data 1/1/2021–11/09/2023. Based on 2021, 2022, and 2023 for claims on which Naviguard was engaged. Negotiation success rate is based on claims negotiated to less than billed charges. Negotiation success rate may vary and is not a guarantee of future results

<sup>4</sup>As of 11/09/2023. Net Promoter, Net Promoter System, Net Promoter Score, NPS and the NPS-related emoticons are registered trademarks of Bain & Company, Inc., Fred Reichheld and Satmetrix Systems, Inc.

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