Paying for Your Doctor Visit

How it works with your health plan and HSA





If the doctor is not in our network

You could be asked to pay some or all of the bill before you leave. You can submit a claim form to UnitedHealthcare to be reimbursed some of the cost, as your plan allows.

Try to use a doctor in your plan's network.

Doctors in the network have agreed to charge lower prices. This means your costs will likely be lower compared to seeing a doctor who is not in our network. Plus, when you see a network doctor for your preventive care, you don't have to pay anything out of your pocket. Those services will be covered 100 percent.

You may be asked to make a payment during your visit.

Some network doctors can instantly submit your charge (called a claim) online. The doctor's office may ask you to pay some or all of the bill before you leave. Most of the time, a network doctor's office will first submit the claim to UnitedHealthcare before the doctor will bill you.

Here is how you can pay the bill.

If you receive a bill from your doctor, there are a few ways you can pay it.

- **1. Pay with your HSA.** If you have a health savings account (HSA), you can pay with your HSA debit card or HSA checks, if available. Your bank may even give you the ability to pay your bill online.
- **2. Pay with cash, other check or credit card.** Even if you have an HSA, you might choose not to use it. Instead, you can pay with cash or credit card and let your HSA grow. You can always change your mind and reimburse yourself later from your HSA.



How the claim and billing process works when you use a network doctor:

1. Doctor



The doctor's office submits your claim to UnitedHealthcare. **Important:** Some doctors may have the ability to instantly submit your claim online and could ask you to pay at the time of your visit.

2. UnitedHealthcare



UnitedHealthcare reviews the claim to see if the service is covered by your plan and if your care was from a network doctor or facility.



If the service is covered, and you used a network doctor or facility, UnitedHealthcare applies the network discount.



PREVENTIVE CARE

The claim will be paid 100%. You will not have out-of-pocket costs. The process is complete.

NOT PREVENTIVE CARE

UnitedHealthcare will notify the doctor of the amount you owe.

3. Doctor



Your doctor will bill you directly for payment.

4. You



You can choose to pay the bill using your HSA or pay another way (cash, credit card, check). It's your choice.

Your claim detail will appear on myuhc.com® under *Claims & Accounts*. You also will receive a health statement by mail or email that includes the claim details.

The UnitedHealthcare plan with Health Savings Account (HSA) is a high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, member FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.



^{*} For illustration purposes only. Diagram illustrates network benefits.