

The expert in reducing out-of-network health care costs

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 to achieve successful resolutions**
- **Extensive industry expertise and strong provider network relationships**
- **Reference-based pricing model based on industry benchmarks to align reimbursement with in-network rates**
- **Proven success reducing or eliminating balance medical bills**
- **Decades of valuable insights from across the health care industry**
- **Fully-integrated solution providing a seamless member and employer experience**
- **Personalized one-on-one guidance and assistance with finding in-network providers**

Simple balance bill resolution support

If a member receives a balance bill, they should call UnitedHealthcare Member Services before deciding to pay for out-of-network services. We'll help navigate the resolution process every step of the way.

Proven performance and reliability since 2021:

$2.3B+
Annual projected employer savings[1]

$2,600
Average reduction per case[2]

76
Net Promoter Score (NPS)[3]

75%
Negotiation Success Rate[4]

[1] Naviguard data calculated from the difference between billed and allowed for all Naviguard claims processed in 2024 and projected for 2025 based on membership.

[2] Naviguard data from Jan. 2021–Apr. 2025. and calculated off the difference between the billed amount and final allowed amount.

[3] As of 04/30/25. 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.

[4] Naviguard data from January 2021 to April 2025, based on claims where Naviguard was engaged. The negotiation success rate is calculated based on all negotiated cases to less than billed charges, excluding prepayment scenarios. Success rates may vary and do not guarantee future results.

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