

# myHealthcare Cost Estimator (myHCE)

Empowering members to better manage their health care costs



myHealthcare Cost Estimator offers fee schedule-based estimates and calculates a member's most likely out-of-pocket costs.

myHealthcare Cost Estimator (myHCE) is an innovative online tool that gives plan members easy access to the personalized information they need to make more informed health care decisions.

It was created specifically for UnitedHealthcare network users and will be available to UMR self-funded customers in those networks.

myHealthcare Cost Estimator provides:

- Estimates based on available fee schedules or contracted rates
- Estimates based on claims averages for a particular provider when fee schedules/contracted rates are not available
- Information that is personalized to calculate out-of-pocket expenses based on each employer's plan and the current benefit status of each member

## The four Ps of shopping for health care

myHealthcare Cost Estimator supplies members with a wealth of information before they go to the doctor.

It helps them research:

- Their **PROCEDURE** by providing in-depth information on more than 100 procedures. Members can also create a Care Path – a planned treatment program that may consist of one or more health services for treatment of a condition.
- Their **PROVIDER** by offering quality and efficiency measurements for participating providers that allow members to make more informed decisions. Quality and efficiency measurements are based on the UnitedHealth Premium® program.
- Their **PRICE** by allowing members to compare estimated prices of treatment options. It also helps them evaluate opportunities to reduce their out-of-pocket costs.
- The **PLACE** by helping members locate providers in the area that is most convenient for them. Addresses and directions are also provided for chosen locations.

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Members can compare estimated prices of treatment options and evaluate opportunities to reduce their costs.

## Simple and easy to use

With myHealthcare Cost Estimator, searching for personalized health care information is as easy as any online shopping experience.

Members can access the tool by going online to their personal UMR member portal. The tool is user-friendly, allowing members to get answers by simply searching a few key words related to their health care needs.

myHealthcare Cost Estimator is also convenient. Members can access it from the comfort of their homes or any other locations with online access.

## Helping employers and their members is our goal

UMR and UnitedHealthcare provide employers and their members with the resources to be more in control of their health care. That's why we're focused on helping members maximize the value of their health plans and helping our customers realize savings.

*To find out more about myHealthcare Cost Estimator and all of UMR's decision support tools, please contact your UMR representative.*

Back Pain - Doctor Visit

Your Out-of-Pocket: **\$20** In-Network Total Cost: **\$55**  
Based on Your Plan Below Average Plan Pays: \$35

Step 1 All Done Step 2 Final Estimate

Your Final Estimate: Back Pain - Doctor Visit Save

**Your Final Estimate:**  
These numbers are based on your health plan and the providers you choose

Estimated Duration of Your Treatment:	1 Day
Total Cost (In-Network):	\$55
Estimate of What Portion Your Health Plan Will Pay:	\$35
Estimated Out-of-Pocket Cost:	<b>\$20*</b>

**Great Work**  
This is your final estimate for the service you selected. Next you can:  
• Review the detailed cost breakdown below  
• Print and save this estimate

Your final cost may be different from your estimate because services such as lab work, x-rays and devices/supplies are not included. See why costs may vary.

Note: If you did NOT select a healthcare provider or facility, your estimate is based on average costs.

[Your Final Estimate](#) [Next Steps](#) [Funding Options](#) [Why Costs May Vary](#)

Estimated Out-of-Pocket Cost: \$20 Health Plan Pays: \$35



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