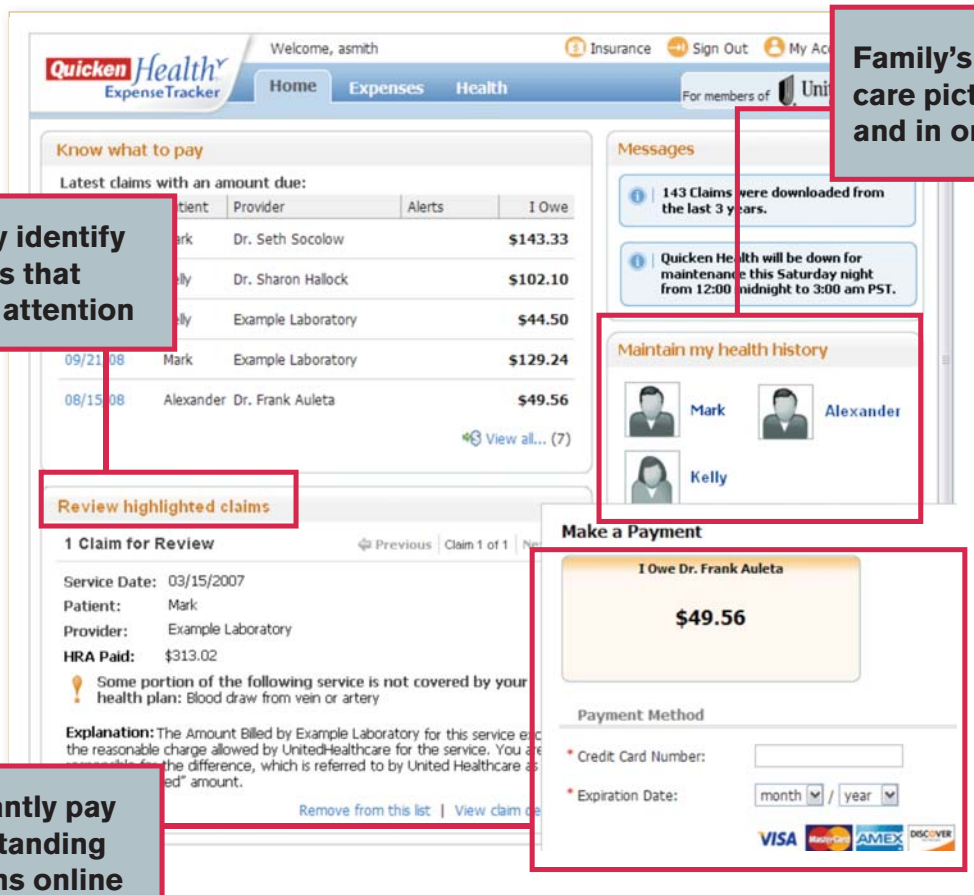


# Personalized Insight into Health Care Expenses

## Free to members, courtesy of UnitedHealthcare

Quicken Health Expense Tracker, available on myuhc.com<sup>®</sup>, provides your employees with the personalized information they need to understand and track their health care spending. UnitedHealthcare is proud to introduce a wide range of innovations that support personalized health care management solutions – which together mean better health for individuals and better value for our customers.



Developed by Intuit, the consumer-trusted maker of Quicken<sup>®</sup>, TurboTax<sup>®</sup>, and QuickBooks<sup>®</sup>, and Ingenix, a UnitedHealthcare Group company that is a leader in health information solutions, Quicken Health Expense Tracker is the result of Intuit's 300+ interviews and 7500+ surveys.

# 1 Employees can understand their health care expenses

When employees easily see their health care expenses, they can make better health care decisions. That can save them and your company money.

Turns complex medical terms and codes into everyday language

Shows exactly what members owe and why

Explains why a claim needs a follow-up

The screenshot displays the Quicken Health Expense Tracker interface. At the top, it says 'Welcome, asmith' and includes navigation links for 'Insurance', 'Sign Out', 'My Account', and 'Help'. The main header shows 'Home', 'Expenses', and 'Health' tabs. Below this, there are buttons for 'Back to Know what to pay', 'Close', and 'Print'. The claim details include: Claim #1234567890, Date of Service: 08/15/2008, Patient: Alexander, HRA Paid: \$92.44, Provider: Dr. Frank Auleta (In Network), and Tel: 513-239-9128. A summary section shows: My Responsibility \$142.00, I Paid \$0.00, and I Owe Dr. Frank Auleta \$142.00. A 'Pay Now' button is located below the 'I Owe' amount. A table lists the service 'Place ear tubes for infection' with columns for Amt. Billed, Amt. Allowed, Insurance Paid, and My Responsibility. A 'Claim Assistant' window is open on the right, titled 'What may be happening:', explaining that the claim was applied to the deductible and that the member is responsible for 10% (coinsurance). A 'For Follow Up' checkbox is also visible.

Service	Amt. Billed	Amt. Allowed	Insurance Paid	My Responsibility
Place ear tubes for infection	900.00	413.51	271.51	142.00
<b>Total</b>	<b>\$900.00</b>	<b>\$413.51</b>	<b>\$271.51</b>	<b>\$142.00</b>

Clearly shows how claims are calculated and explains the math

**Place ear tubes for infection**

How was **My Responsibility** calculated?

Amount Allowed	413.51
Insurance Paid	- 271.51
<b>My Responsibility</b>	<b>\$142.00</b>

Insurance did not pay because (explanation and remarks about full denial will appear here).

# 2 Employees can act now to pay only what they owe

With more insight into their true cost of health care, employees can better understand the real value of the benefits you are providing.

## If the claim looks right, members can easily:

- Pay now
- Track payments
- Enter personal notes

The main interface shows a claim for Dr. Frank Auleta, In Network, with a total amount of \$92.00 owed. The breakdown is: My Responsibility \$142.00, I Paid \$50.00, and I Owe Dr. Frank Auleta \$92.00. A table lists the service 'Place ear tubes for infection' with a billed amount of \$900.00 and an allowed amount of \$413.51. A 'Pay Now' button is highlighted for the \$92.00 owed.

The payment method selection screen shows a payment amount of \$49.56 and options for credit cards (VISA, MasterCard, AMEX, DISCOVER) and expiration dates. A 'Save this card for future bill payments' checkbox is checked.

The Claim Assistant window provides instructions for handling incorrect services, such as reviewing the service description, contacting the provider, and resubmitting the claim with correct charges.

## Have a Consumer Driven Health Account? You can:

- Check your balance
- If needed, pay the difference with a few clicks

The main interface shows the same claim as before, but with an updated balance. My Responsibility is now \$49.56, I Paid is \$0.00, and I Owe Dr. Frank Auleta is \$49.56. The table shows that the total billed amount is \$900.00 and the allowed amount is \$413.51. A 'Pay Now' button is highlighted for the \$49.56 owed. Below the table, it indicates 'Paid from HRA: \$92.44' and 'My Responsibility: \$49.56'.

## If members have questions, the automated Claim Assistant will:

- Walk them through each claim to check its accuracy
- Provide step-by-step guidance for issue resolution
- Suggest who to call and what to say

# 3 Employees can plan for today and the future

Employees can see how much they are spending today – and can plan for future spending.

**Track expenses function helps members manage the current year**

Instant status on individual and family deductibles and out-of-pocket

**Expense history helps plan for the future**

18+ months of historical expenses to help estimate how much members will spend in the future

**Insurance Coverage for Mark Smith**  
Age: 40 DOB: 9/15/1966

UnitedHealthcare  
123 Health Street, Somewhere, CA 93000 1-800-555-1234

Plan Name: **UnitedHealthcare Definity CDP**  
Group ID: **W28439**  
Member ID: **184761**  
Coverage Period: **01/01/2003 - present**

**Health Plan Website Links**  
Forgot your website password?  
Request new membership cards  
Stop mailing paper explanation of benefits  
Go to myuhc.com

Show Balances & Details for Plan Year: Current Plan Year

Deductible & Out-of-Pocket Remaining			
In-Network Medical		Out-of-Network Medical	
Deductible: Not Met		Deductible: Not Met	
Spent	Limit	Spent	Limit
Mark: \$145.59	\$500.00	Mark: \$125.34	\$500.00
Family: \$832.57	\$1000.00	Family: \$304.23	\$1000.00
Out-of-Pocket Maximum		Out-of-Pocket Maximum	
Spent	Limit	Spent	Limit
Mark: \$272.57	\$1000.00	Mark: \$58.32	\$1000.00
Family: \$614.32	\$2000.00	Family: \$154.92	\$2000.00

Search

- Current Calendar Year
- Previous Calendar Year
- Last 90 Days
- Medical Only
- Pharmacy Only
- Advanced Search...

Welcome, asmith

Quicken Health Expense Tracker

Home Expenses Health

All Claims

Service Date	Patient	Provider	Alerts	Amt. Billed	My Resp.	I Paid	I Owe
12/02/2008	Mark	Dr. Seth ...		214.56	143.33	0.00	143.33
11/15/2008	Kelly	Dr. Sharo...		438.93	102.10	0.00	102.10
11/15/2008	Kelly	Example ...		128.84	44.50	0.00	44.50
09/21/2008	Mark	Example ...		619.48	129.24	0.00	129.24
08/01/2008	Alexander	Dr. Frank ...		900.00	49.56	0.00	49.56
12/02/2008	Mark	Dr. Seth ...		214.56	143.33	0.00	143.33
11/15/2008	Kelly	Dr. Sharo...		438.93	102.10	0.00	102.10
11/15/2008	Kelly	Example ...		128.84	44.50	0.00	44.50
09/21/2008	Mark	Example ...		619.48	129.24	0.00	129.24
08/01/2008	Alexander	Dr. Frank ...		900.00	49.56	0.00	49.56
12/02/2008	Mark	Dr. Seth ...		214.56	143.33	0.00	143.33
11/15/2008	Kelly	Dr. Sharo...		438.93	102.10	0.00	102.10
11/15/2008	Kelly	Example ...		128.84	44.50	0.00	44.50

Totals: \$11,509.04 \$2,343.62 \$0.00 \$2,343.62

25 claims

**CDH account balances will also be displayed in these screens**

## Did you know?

- More than 60% of people surveyed either don't read or don't understand their *Explanation of Benefits*.<sup>1</sup>
- Over half of all health plan support calls are individuals calling with questions about their coverage – calls often made during business hours.<sup>2</sup>
- The top unmet health care need is bill settlement. 83% surveyed said they spend a significant amount of time just trying to organize, file, and reconcile their health care financial information.<sup>3</sup>

1 Source: Intuit Literacy Survey, February 2008, n= 611 consumers with employer sponsored or self-insured plans

2 Intuit Literacy Survey, February 2008, n= 611 consumers with employer sponsored or self-insured plans

3 Intuit/Ingenix Quantitative Research, Winter 2006, n= 646 Consumers with Employer Sponsored PPO/POS Plans

## Quicken Health Expense Tracker Works for You and Your Employees

**The modern workplace is a complex, busy place. Your business depends on employees who are focused on the task at hand and who are undistracted by outside factors like their personal or family health care expenses.**

**Quicken Health Expense Tracker, accessed from myuhc.com, reduces uncertainty and gives employees accurate, easy-to-understand information. So they can concentrate on being productive – not on claims issues.**

### **Employer Benefits**

- Employees spend less time tracking down answers to health care expense questions
- Reduces employee uncertainty of how much they owe and why
- Provides employees insight into their own cost of health care – and a better understanding of the true value of the benefits you are providing

### **Employee Benefits**

- Provides step-by-step guidance so employees pay only what they owe
  - Health care terms and codes converted to everyday language
  - Claim details show step-by-step how employee responsibility is calculated
- Enables employees to act instantly on their health care bills – either pay online or get help on who to call and what to say
- Automatically downloads and organizes employee and family health care expenses all in one place
  - Tracks health care expenses to better estimate future spending or how much to budget for an FSA/HSA account
  - Instant status for individual and family deductibles and out-of-pocket maximums
  - Simplifies tax time by automatically organizing and tracking total medical expenses
  - E-mail alerts when an insurance claim has an outstanding balance or needs other follow-up

### **Personalization is the heart of health care.<sup>SM</sup>**

Quicken Health Expense Tracker is another example of how we put data to work in an intelligent, approachable way to provide a better health care experience for members. UnitedHealthcare has partnered with Intuit, the trusted maker of TurboTax<sup>®</sup>, Quicken<sup>®</sup>, and QuickBooks<sup>®</sup>, and Ingenix, a UnitedHealth Group company that is a leader in health information solutions, to combine health care and financial management expertise.

**Quicken Health Expense Tracker provides a safe, secure, and convenient way to store your family's health care expenses.**

Uses the same award-winning encryption and privacy safeguards trusted by millions of Quicken,<sup>®</sup> TurboTax<sup>®</sup> and QuickBooks<sup>®</sup> customers.

# **Quicken Health Expense Tracker is coming soon to myuhc.com.<sup>®</sup>**

For a product demonstration and the latest news on when Quicken Health Expense Tracker will be available to you, visit [quickenhealth.com/uhc](http://quickenhealth.com/uhc) today.



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