

Personalized Insight into Health Care Expenses

Free to members, courtesy of UnitedHealthcare

Quicken Health Expense Tracker, available on myuhc.com[®], 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.

The screenshot displays the Quicken Health Expense Tracker interface. At the top, it says 'Welcome, asmith' and includes navigation links for 'Home', 'Expenses', and 'Health'. A table titled 'Latest claims with an amount due:' lists several claims with columns for Service Date, Patient, Provider, Alerts, and I Owe. Below this, there is a 'Review highlighted claims' section showing a detailed view of a claim for 'Mark' on 03/15/2007, with a provider of 'Example Laboratory' and an HRA paid amount of \$313.02. A note indicates that some services are not covered. To the right, there is a 'Make a Payment' section for 'I Owe Dr. Frank Auleta' for \$142.00, with fields for credit card number and expiration date, and logos for VISA, MasterCard, AMEX, and DISCOVER.

Easily identify claims that need attention

Family's total health care picture organized and in one place

Instantly pay outstanding claims online

Developed by Intuit, the consumer-trusted maker of Quicken[®], TurboTax[®], and QuickBooks[®], and Ingenix, a UnitedHealth 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.



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.SM

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,[®] Quicken,[®] and QuickBooks,[®] and Ingenix, a UnitedHealth Group company that is a leader in health information solutions, to combine health care and financial management expertise.

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.

The screenshot shows the Quicken Health Expense Tracker interface. At the top, there's a navigation bar with 'Home', 'Expenses', and 'Health' tabs. Below that, a 'Claim Assistant' window is open, displaying a claim summary for 'Place ear tubes for infection'. The summary includes a calculation: 'My Responsibility \$142.00 - I Paid \$0.00 = I Owe Dr. Frank Auleta \$142.00'. A callout box explains the math: 'Amount Allowed 413.51, Insurance Paid 271.51, My Responsibility \$142.00'. Another callout box explains the claim: 'UnitedHealthcare applied part of this claim to your deductible, which caused you to reach a deductible limit for the plan year. Once you had met your deductible, UnitedHealthcare paid the covered percentage of the remainder of the bill, which was 90%. You are responsible for the other 10%, which is called coinsurance.' A third callout box explains the medical terms: 'Place ear tubes for infection'. A fourth callout box explains the 'For Follow Up' checkbox: 'Flag this claim for follow up in the All Claims list.' A fifth callout box explains the 'Pay Now' button: 'I Owe Dr. Frank Auleta \$142.00'. A sixth callout box explains the 'What may be happening?' section: 'UnitedHealthcare applied part of this claim to your deductible, which caused you to reach a deductible limit for the plan year. Once you had met your deductible, UnitedHealthcare paid the covered percentage of the remainder of the bill, which was 90%. You are responsible for the other 10%, which is called coinsurance.'

Shows exactly what members owe and why

Explains why a claim needs a follow-up

Turns complex medical terms and codes into everyday language

Clearly shows how claims are calculated and explains the math

What may be happening:
UnitedHealthcare applied part of this claim to your deductible, which caused you to reach a deductible limit for the plan year. Once you had met your deductible, UnitedHealthcare paid the covered percentage of the remainder of the bill, which was 90%. You are responsible for the other 10%, which is called coinsurance.

How was My Responsibility calculated?

Amount Allowed	413.51
Insurance Paid	- 271.51
My Responsibility	\$142.00

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

*All screen shots are mock-ups of Quicken Health Expense Tracker as it will appear in Q1 2010. Consumer Driven Health plan account information will be available Q4 2009. Bill Pay will be available in Q1 2010.

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

QuickenHealth Expense Tracker interface showing a claim for Dr. Frank Auleta. The interface includes a navigation bar, a claim summary, a payment calculation, a table of services, a 'What I Paid' table, and a 'Claim Assistant' pop-up window.

Claim Summary:
 Claim #1234567890
 Date of Service: 08/15/2008
 Patient: Alexander
 Provider: Dr. Frank Auleta
 In Network Tel. 573-239-9128

Payment Calculation:
 My Responsibility: \$142.00
 I Paid: \$50.00
 I Owe Dr. Frank Auleta: \$92.00

Services Table:

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

What I Paid Table:

Date	Details	Tax Ded.	Amount
08/29/2008	Credit Card - Payment 1 of 3	✓	50.00
Total			\$50.00

Claim Assistant:
Incorrect Services
 What the problem may be
 Dr. Frank Auleta may have mistakenly sent UnitedHealthcare incorrect charges.
 What to do
 1. If you think a service is incorrect, review the service description by clicking on the service name in the claim.
 2. If the service description does not look accurate, contact Dr. Frank Auleta at 573-239-9128 unless there is a different telephone number listed on the bill.
 3. Clarify the information you think is wrong on the claim. Don't be afraid to ask questions about the services on the claim and what they mean.
 4. If, for example, a service is missing or incorrect, ask Dr. Frank Auleta to resubmit the correct charges to UnitedHealthcare.
 5. Let Dr. Frank Auleta know that you plan to wait for a corrected insurance claim prior to paying your bill for the services in question. If part of the bill is correct, you may want to pay that portion.
 6. Flag the claim as "For Follow Up" for your own records, until the issue is resolved.
 Example of an incorrect service: You were billed for a 60-minute office visit, but saw the doctor for 15 minutes.
 Is there something else you want help with? Yes No

QuickenHealth Expense Tracker interface showing a claim for Dr. Frank Auleta with a different payment calculation.

Claim Summary:
 Claim #1234567890
 Date of Service: 08/15/2008
 Patient: Alexander
 HRA Paid: \$92.44
 Provider: Dr. Frank Auleta
 In Network Tel. 573-239-9128

Payment Calculation:
 My Responsibility: \$49.56
 I Paid: \$0.00
 I Owe Dr. Frank Auleta: \$49.56

Services Table:

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

What I Paid Table:

Date	Details	Tax Ded.	Amount
08/29/2008	Credit Card - Payment 1 of 3	✓	50.00
Total			\$50.00

Payment Summary:
 Paid from HRA: \$92.44
 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

Have a Consumer Driven Health Account? You can:

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

3 Employees can plan for today and the future

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

Welcome, asmith Insurance Sign Out My Account Help

Home Expenses Health For members of UnitedHealthcare

All Claims

Show in... Flag for Follow Up Print Search Go

Service Date	Patient	Provider	Alerts	Amt. Billed	M	Current Calendar Year	we	
<input type="checkbox"/> 12/02/2008	Mark	Dr. Seth ...		214.56		Previous Calendar Year	.33	
<input type="checkbox"/> 11/15/2008	Kelly	Dr. Sharo...		438.93		Last 90 Days	.10	
<input type="checkbox"/> 11/15/2008	Kelly	Example ...		128.84		Medical Only	.50	
<input type="checkbox"/> 09/21/2008	Mark	Example ...		619.48		Pharmacy Only	.24	
<input type="checkbox"/> 08/01/2008	Alexander	Dr. Frank ...		900.00	49.56	Advanced Search...	.24	
<input type="checkbox"/> 12/02/2008	Mark	Dr. Seth ...		214.56	143.33		143.33	
<input type="checkbox"/> 11/15/2008	Kelly	Dr. Sharo...		438.93	102.10		102.10	
<input type="checkbox"/> 11/15/2008	Kelly	Example ...		128.84	44.50		44.50	
<input type="checkbox"/> 09/21/2008	Mark	Example ...		619.48	129.24		129.24	
<input type="checkbox"/> 08/01/2008	Alexander	Dr. Frank ...		900.00	49.56		49.56	
<input type="checkbox"/> 12/02/2008	Mark	Dr. Seth ...		214.56	143.33		143.33	
<input type="checkbox"/> 11/15/2008	Kelly	Dr. Sharo...		438.93	102.10		102.10	
<input type="checkbox"/> 11/15/2008	Kelly	Example ...		128.84	44.50		44.50	
				Totals:	\$11,509.04	\$2,343.62	\$0.00	\$2,343.62

25 claims

SAVE MONEY
Can I save money using a Health Savings Account (HSA)?
Sponsored by Fidelity

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

Print

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

Plan Name: **UnitedHealthcare Definity CDP** Health Plan Website Links
Group ID: **W28439** Forgot your website password?
Member ID: **184761** Request new membership cards
Coverage Period: **01/01/2003 - present** Stop mailing paper explanation of benefits
Go to myshc.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

Expense history helps plan for the future
18+ months of historical expenses to help estimate how much members will spend in the future

Search Go

- Current Calendar Year we
- Previous Calendar Year .33
- Last 90 Days .10
- Medical Only .50
- Pharmacy Only .50
- Advanced Search... .24

CDH account balances will also be displayed in these screens

Track expenses function helps members manage the current year
Instant status on individual and family deductibles and out-of-pocket

Did you know?

- More than 60% of people surveyed either don't read or don't understand their *Explanation of Benefits*.¹
- Over half of all health plan support calls are individuals calling with questions about their coverage – calls often made during business hours.²
- 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.³

- 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 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®, TurboTax® and QuickBooks® customers.

Quicken Health Expense Tracker is coming soon to myuhc.com.®

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



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