Quicken Health Expense Tracker Demo Guide – Short

Demo and guide available at http://www.quickenhealth.com/uhc
Please send any feedback to UHCcomments@intuit.com.

- This short demo guide accompanies the Quicken Health Expense Tracker clickable demo, located at http://quickenhealth.com/uhc, and is used as a quick reference to learn the demo or to highlight key benefits and features to others.
- The clickable demo contains tips, shown by the i-bubble, to guide you through the Quicken Health Expense Tracker features
    - From any screen, click on the Home tab to return to the homepage.
    - Click on the blue underlined links to learn more.
    - Grayed out links will be active in the actual product, available through myuhc.com.
- This demo includes the bill pay feature, which will be available to UHC members by Q2 2010
- This demo does not contain CDH integration functionality, but UHC members will have access to it via myuhc.com by December 2009

Introduction

In 2009, UnitedHealthcare will offer a new online tool, **Quicken Health^{SM} Expense Tracker,** to further assist the members in decision making and provide transparency into claims and costs.
Better financial understanding helps employees make informed financial decisions that can lead to more accountability and lower costs.

Available through myuhc.com, Quicken Health Expense Tracker makes it easy for employees to settle their medical bills. It is an innovative, online tool that downloads up to 18 months of their medical and pharmacy claims from UnitedHealthcare and automatically organizes their expenses in one place, guiding employees through step-by step, so employees can understand exactly what to pay and why.

UnitedHealthcare provides Quicken Health Expense Tracker as part of our commitment to provide personalized information to our members; helping them make the best decisions, understand their benefits and costs and manage their finances.

Suggestions to Navigate through the Demo

1. Home Page

This homepage is the launch pad for your employees to settle their bills. It was designed to help employees quickly identify tasks needing their attention.

2. Claim 1: Show example of a claim that is correct and ready to be paid.

[Click on first service "11/15/08" for Caroline claim with San Mateo Labs]

This claim detail page shows you how much you owe and why so you don't pay more than you should

1. See how much you owe clearly
2. See complex medical terms and services in everyday language
3. See the calculations behind the insurance claims in easy to understand steps

4. If everything looks right, you can click here to pay your bill online with a debit or credit card. Remember, “Bill Pay” will be available in Q2 2010

And you’re done with your bill in one sitting.

3. Claim 2: Claim needs attention but explains there’s nothing for the employee to do. It’s the provider who needs to resolve the issue.
[Check that you are on the homepage or click on Home tab to get there. Go to section Review Highlighted Claims]

Claims with potential issues are flagged for your review, so you’ll always be on top of things.
[Click on View claim details for 11/15/2008 Caroline claim with San Jose Radiology]

1. For more information, Claim Assistant helps you resolve issues on your own
    a. The Claim Assistant will take you through exactly how to handle it--including specific instructions for who to call and what to say.
    b. We give you the whole scoop. In this case, the provider didn’t give enough info for the health plan to pay the claim. San Jose Radiology has already been contacted – so we let you know you don’t have to do a thing.

2. Record notes about billing follow-up and appointment conversations right next to the claim

4. Expenses: All Claims [Click on Expenses Tab]
The Expenses Summary page shows both the employee’s costs as well as the total cost of health care expenses incurred – so that your employees will better appreciate the benefits you provide to them.

Comparing the difference between the amount billed and my/patient responsibility,

- This shows your employees the value you provide with health insurance as well as the benefit of UnitedHealthcare’s contracted network rates.

Having this total medical expenses picture can help your employees make more informed financial decisions, which can lead to more accountability and lower costs.

5. Insurance overview [Click on Insurance tab]
You can see all your coverage details at a glance, and know exactly where you stand on your deductibles and out-of-pocket maximums anytime.

6. Quicken Health Expense Tracker Privacy and Security
Quicken Health Expense Tracker is a private consumer account. Data is imported only upon individual consent and no personal information is shared with UnitedHealthcare or the employer. Intuit protects individual’s data with the encryption technology and award-winning privacy practices used by millions of TurboTax and Quicken customers.

7. Quicken Health Expense Tracker Cost, Communications Toolkit, and Technical Support
Quicken Health Expense Tracker is part of your UnitedHealthcare benefits provided at no additional cost to you and your employees.. It is easy to implement because it includes a full communication toolkit you can use to get the word out to your employees along with Intuit’s award-winning online technical support to address your employees’ technical questions.

See http://www.quickenhealth.com/uhc to download the communications toolkit or ask your account executive for assistance.