

## Quicken Health Expense Tracker Demo Guide with Talking Points

Demo and guide available at <http://www.quickenhealth.com/uhc>

Please send any feedback to [UHCcomments@intuit.com](mailto:UHCcomments@intuit.com).

### Guide Introduction

- This demo guide accompanies the Quicken Health Expense Tracker clickable demo, located at <http://quickenhealth.com/uhc>, and is to be used by sales/consultants/brokers to explain the benefits and features of Quicken Health Expense Tracker to their clients
  - This demo is a clickable version that targets the end user and can be used as a self-study guide with the tips enabled –OR–
  - With the tips kept on or turned off, this demo can be used as a training tool for sales/consultants/brokers to use with their clients
  - Click on the [blue underlined links](#) to learn more.
  - [Grayed out links](#) will be active in the actual product, available through myuhc.com.
- Demo functionality
  - 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
- This demo guide has 6 sections:
  - Section 1 – Background: Provides background to why and how Quicken Health Expense Tracker was developed and UnitedHealthcare's reason to offer Quicken Health Expense Tracker
  - Section 2 – Demo: Introduces Quicken Health Expense Tracker and provides 3 scenarios showing how employees can better understand, get help, and pay their bills in Quicken Health Expense Tracker. **For a short demo, introduce the priority features which are in bold and underlined**
    - **Scenario 1 – claim is correct and ready to be paid**
      - **Service descriptions in everyday language**
      - **Step-by-step math calculations**
      - **Pay bills online with a debit or credit card**
    - Scenario 2 – claim appears denied but is actually correct and points out that out of network visit costs more money
    - **Scenario 3 – claim needs attention but explains there's nothing for the employee to do. It's the provider who needs to resolve the issue**
      - **Claim Assistant helps employees resolve issues on their own**
      - **Record notes associated with a claim**
  - Section 3 – Demo: Highlights other key features
    - Expenses tab – see total
      - **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**
    - Health tab – refer to service history
    - **Insurance tab**
      - **See where you stand on out of pocket maximums and deductibles**
  - Section 4 – Quicken Health Expense Tracker privacy, security, and data
  - Section 5 – Quicken Health Expense Tracker cost, marketing, and technical support
  - Section 6 – Summary of value proposition

## Section I - Background

Why and how Quicken Health Expense Tracker was developed and UnitedHealthcare's reason to offer Quicken Health Expense Tracker

- In 2009, UnitedHealthcare will offer a new online tool, **Quicken Health<sup>SM</sup> Expense Tracker**, to further assist the members in decision making and provide transparency into claims and costs
  - Available through myuhc.com®, Quicken Health Expense Tracker guides employees through their medical expenses so they understand how much they owe and why so they can be sure they are paying only what they should
    - This knowledge enables employees to make better financial health care decisions, reducing their own and the employers' future health care costs
  - Furthermore, Quicken Health Expense Tracker also lets employees easily **pay** their bills online and **track** medical spending and payments, so they can take care of their bills in one sitting.
- UnitedHealthcare partnered with Intuit, the trusted consumer developer of TurboTax®, Quicken®, and QuickBooks® products, to combine healthcare data expertise and development of easy-to-use financial management tools expertise
  - Intuit has spent the last 25 years transforming complicated, time consuming financial management jobs into easy to use experiences through products. They saw that managing medical expenses was just as challenging and so begun their research and development.
  - To develop Quicken Health Expense Tracker, Intuit conducted 300+ one-on-one interviews and 7500+ surveys,
    - Intuit and Ingenix found that 83% of Americans spent a significant amount of time figuring out their medical bills<sup>1</sup>. And although out-of-pocket healthcare costs continually rise year over year, only 34% read and understand the explanation of benefits they get from their health plan<sup>2</sup>
      - <sup>1</sup> *Intuit/Ingenix Quantitative Research, Winter 2005/2006, n= 646 Consumers with Employer Sponsored PPO/POS Plans*
      - <sup>2</sup> *Intuit Literacy Survey, February 2008, n= 611 consumers with employer sponsored or self-insured plans*
- Quicken Health Expense Tracker is available to members via myuhc.com, courtesy of UnitedHealthcare, as part of their medical benefits

## Section 2 – Demo

### Introduce Quicken Health Expense Tracker

[Open Quicken Health Expense Tracker]

[Before you present this to a client, clickthrough the demo to set-up Quicken Health Expense Tracker as you would like it to be displayed. For example:

- Open once to remove introductory pop-up explaining tips if desired
- Look in upper right hand corner to turn tips on or off as desired.]

#### Introductory Statement

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 them step-by step, so employees can understand exactly what to pay and why.

Better financial understanding helps employees make informed financial decisions that can lead to more accountability and lower costs.

#### 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:

1. Latest claims with an amount due
  - a. This is where you'll find all your new claims with a balance due – all clickable so you can see exactly what you're paying for.
2. Review highlighted claims
  - a. Quicken Health Expense Tracker spots potential problems, explains them, helps you get more info – and gives you details on what to do next.
3. What is not here are the bills with a zero balance due – they are still tracked (see Expenses tab) but don't need your attention and therefore are not on this homepage.

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

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

[Displays claim detail for 11/15/08 claim]

1. **This claim detail page shows you everything you need to know to understand how much you owe and why so you don't pay more than you should**
2. **See how much you owe clearly**
  - a. [point to first row – My Responsibility, I Paid, and I owe]
  - b. The most important information is made very visible – what you're responsible for, what you paid, and what you still owe.
3. **See complex medical terms and services in everyday language**
  - a. The devil is in the details....and that's where the Intuit research found many consumers struggle – figuring out what exactly was charged and what did insurance pay and why
  - b. For instance, just understanding what you're being charged for can be a challenge.
  - c. A simple lab claim like this one will usually describe the charges in a way that is either too generic to be informative or too technical to understand.
    - i. You either get an EOB that says Lab Test, Lab Test, Lab Test....
    - ii. Or you might get a bill from the lab that says you got a Cholesterol Testing, Liver Function Panel, and Urinalysis, which most consumers would never understand.
  - d. [Point to Service Description] Because our product utilizes our own catalog of user friendly descriptions, we translate the charges into something that people are used to: Cholesterol testing, Liver function tests, and Urine analysis... [Click on Liver Function

Tests] with a longer description when you click on them so you can tell whether the services on your claim are the ones you actually got.

4. **See the calculations behind the insurance claims in easy to understand steps**
  - a. [Point to Math beneath Amt Allowed, Insurance Paid, My Responsibility areas] You see the same kind of simplification and guidance with the financial amounts.
    - i. [Click the \$28.80 under Amt Allowed] You see that a contractual discount was applied before splitting the cost with the health plan.
      1. But if the provider bills you for original amount [Click See What to Do]
      2. [Read subset of Claim Assistant text on right]
      3. You know what to do next and what to say
    - ii. [Click \$25.92 under Insurance Paid]
      1. You can see how the co-insurance was calculated.
      2. If you need more information on co-insurance, [click on see Claim Assistant. Read co-insurance definition on right]
    - iii. [Click \$2.88 under My Responsibility]
      1. So you can see the amounts from the amount billed to contractual discounts and insurance paid to my responsibility
5. **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**

[Click on Pay Now]

  - a. First payment screen
    - i. You can confirm amount due, or adjust if you need to make smaller payments and write a note to your doctor.
    - ii. We pre-fill as many fields as we can for you, so paying is fast and easy.
    - iii. [Click on Continue]
  - b. Credit card symbols
    - i. This looks like any other online payment site. You can use your credit, debit, HSA or FSA card – and there's never a fee.
    - ii. [Click on Submit Payment]
  - c. Payment confirmation
    - i. We track everything for you. Once you've made a payment, your claim is automatically moved out of the "Need to Pay" list and into "Payment History."
    - ii. [Click on Close]
6. **And you're done with your bill in one sitting.**

[Click on Home in upper left to return to homepage.]

**Claim 2: Here's a claim that looks like denial but is actually correct so the employee should go ahead and pay it. The explanation points out that the out of network visits costs more money.**

**[Check that you are on the homepage or click on Home tab to get there. Click on second service "11/2/08" Caroline claim with Julie Norton]**

[Displays claim detail for 11/2/08 Caroline claim with Julie Norton]

1. **Quickly see what you need to pay attention and why so you can take action right away**
2. Your eyes are drawn to the Denial symbol (under My Responsibility)
  - a. So if you click \$38.60, you see the explanations. There's an amount for non-covered added back in.
  - b. If you need more information, click on "See Claim Assistant"
3. In summary, you can see in clear steps how the amount you owe is calculated. Here, there's a lower coverage amount because the provider is out-of-network. So now that you know, you can pay with confidence. And you didn't have to make one phone call.

### **Claim 3: 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]

1. **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]

2. [Point to Exclamation point (under Amount Allowed)]
  - a. Claims with potential issues are flagged for your review, so you'll always be on top of things.
  - b. [Click on \$0.00 under Amount Allowed] – see that UHC is holding San Jose Radiology fully responsible.
3. **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.
4. **Record notes about billing follow-up and appointment conversations right next to the claim**
  - a. [Point to Notes] If you are following up on an issue, you can enter all your notes right there on the claim, just as you would do at home when you jot notes on your bills and EOBs.
  - b. These notes will be available in the future, already associated with the correct claims - online, anytime.

### **Section 3 – Demo: Other key Quicken Health Expense Tracker features**

1. **Receive email notifications whenever a bill requires your attention so you can stay on top of your bills**

Either the balance is due or another action is required of you.

2. **Expenses: All Claims**

[Click on Expenses Tab]

1. **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**
  - a. **Comparing the difference between the amount billed and my/patient responsibility.**
    - i. **[If client is self-insured] your employees will realize their discount from receiving UnitedHealthcare benefits and the insurance paid by you as a benefit to your employees**
    - ii. **[If client is fully-insured] your employees will realize their discount from your offering UnitedHealthcare insurance as a benefit to your employees**
  - b. **[If desired, return to a Claim Detail so you can show the math columns of Amt Billed, Amt Allowed, Insurance Paid, and My Responsibility. Click 1 of the 3 blue service dates to view a Claim Detail screen]**
2. **Track and search through your spending in seconds**
  - a. You can also search by provider, health condition--anything you want--to track your spending in seconds.

- b. Looking for a specific claim? The search tool will help you find it in seconds. You can also use the pull-down menu to view claims by calendar year (which you'll love at tax time).
  - c. [Click on magnifying glass, and choose previous calendar year]
3. Tax time
- a. Your total is automatically calculated, so you can just enter the total medical expenses into your Schedule A during tax time.
4. All Claims, Need to Pay, For Follow Up, etc. (left nav)
- a. See which claims have outstanding balances, claims you've flagged for review, past payments and tax-deductible expenses. These tabs have it all.

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

**3. [Click on Health tab]**

Use the Health section to get fast answers on your history -- like when your child get that last round of immunizations, medications you've taken, and more.

**4. [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.**

## Section 4 – Quicken Health Expense Tracker privacy, security, and data

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.

All medical and pharmacy data processed through UnitedHealthcare is included. You'll see that Quicken Health Expense Tracker contains information for the entire family– based on your myuhc.com security settings, you can review your dependents information.

You will see up to 18-month history for your family upon first download and your data will be updated on a nightly basis thereafter. i.e., This is not a rolling 18 month data view but an accumulative view that continues to add updates.

## Section 5 – Quicken Health Expense Tracker cost, communications toolkit, and technical support

Quicken Health Expense Tracker is **provided at no additional cost** to you and your employees as part of your UnitedHealthcare benefits. And, it is **easy to implement** because it includes a full communication toolkit you can use to get the word out to your employees and 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.

## Section 6 – Summary of value proposition

The mission of Quicken Health Expense Tracker is to **empower** employees to take control of their health care finances – to help understand what is owed and why, help guide towards action including paying bills online, and finally record actions and outcomes so your employees can maintain a long running history of their family's health care finances.

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