

Find Care & Costs tool

Quick reference guide

Overview

We've developed our online tool, **Find Care & Costs**, to help our UnitedHealthcare commercial members make more informed health care decisions. This quick reference guide provides an overview of how the Find Care & Costs tool allows members to view and better understand their health care services and affiliated costs.

How the tool works

The Find Care & Costs tool provides health care cost estimates for more than 900 common medical services across more than 650 episodes of care. The tool displays estimates based on the member's health plan and geographic location.

Members sign in to **myuhc.com**® and select "Find Care & Costs" on the home screen. They enter a physician or practice and a specific service or procedure. The screenshot below shows how the estimate results will display:

The screenshot displays the 'Find Care & Costs' tool interface. At the top, a navigation bar includes 'Home', 'Find Care & Costs', 'Claims & Accounts', 'Coverage & Benefits', 'Pharmacies & Prescriptions', and 'Health Resources'. The main heading is 'Results for All Primary Care Providers' with a sub-heading 'Office Visit - Primary Provider - Established Patient - Low Complexity' and a note 'Total average cost in your area: \$142 - \$203'. A 'NEW SEARCH' button and a 'VIEW MAP' button are visible. Below this, a search bar shows '4026 In-Network Providers Found Near 55345' with a 'Reset Results' link and a 'SORT RESULTS BY: Preferred Providers' dropdown. A 'Filter Results by Provider Name' input field and a 'Filter' button are also present. The 'Refine Results' section on the left allows filtering by 'Location' (Minnetonka, MN 55345) and 'Distance' (Within 20 Miles). The main content area shows 'Your Primary Care Provider (PCP)' for 'Doctor, John Q, MD', a Family Practice, Urgent Care Medicine. It lists his address (000 Main St., Minnetonka, MN 55305), phone number ((111) 000-3333), and a 4.4-mile distance. Key features include 'Premium Care Physician', 'Virtual Care Offered', 'Accepting All Patients', and 'In-Network Provider'. A star rating of 5/5 is shown. The 'You May Owe' section displays a cost estimate of '\$217', noted as 'Above Average Cost'. A 'View Services & Costs' button is located at the bottom right of the provider card. Below the first provider, the start of a second provider card for 'Doctor, Jane Q, MD' (Obstetrics and Gynecology) is visible.

Results for a multi-step care path

Members can search for cost estimates for a multi-step care path by care provider and/or facility. Search results are based on a selected care provider and the affiliated facility, both of which can be changed in the chart for comparison purposes. They can also search for cost estimates on specific treatments, services or conditions.

The Care Path Summary page, shown in the screenshot below, displays an overview of the treatment or procedure and a breakdown of the steps leading to the out-of-pocket estimate. Consumer-friendly information on the specific services can help members make informed decisions about the treatment.

Home
Find Care & Costs
Claims & Accounts
Coverage & Benefits
Pharmacies & Prescriptions
Health Resources

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Cost Estimate for Knee Replacement

NEW SEARCH

Total average cost in your area: \$23,420 - \$38,469

What is this > What do I need to know > My next steps > Support with Decisions >


Estimated Total Cost \$26,938 <small>Meets Average Cost</small>	Insurance Pays \$22,661	Estimated Out-of-Pocket Cost \$4,277
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There are 4 steps for this service

Average Duration: 2 Months 29 Days

	Main Providers	Estimated Total Cost	Estimated Out-of-Pocket Cost
1 Office Visit with Specialist for Evaluation	John O Doctor, MD Orthopedic Surgery Change Doctor >	\$152 <small>Below Average Cost</small> \$152	More Info
2 Total Knee Replacement (TKR)	Hospital #1 General Hospital Change Facility >	\$24,876 <small>Meets Average Cost</small> \$4,125	More Info
3 Outpatient Physical Therapy Sessions	Hospital #2 and Medical Center General Hospital Change Facility >	\$1,709 <small>Above Average Cost</small> \$0	More Info
4 Two Follow-up Office Visits	John O Doctor, MD Orthopedic Surgery Change Doctor >	\$201 <small>Below Average Cost</small> \$0	More Info
Estimated Total	Meets Average Cost	\$26,938	\$4,277

PAYMENT DETAILS
EXPLANATION OF COSTS



\$4,277
ESTIMATED OUT-OF-POCKET COST

ESTIMATED OUT-OF-POCKET COST	\$4,277
● Copay	\$0
● Applied to Deductible	\$977
● Coinsurance	\$3,300
● Not Covered By Health Plan	\$0

The cost estimates on this page are based on average charges for in-network providers within a specific geographic market. Your actual costs may be higher or lower than these cost estimates as a result of changes in the provider's contract or status, additional services that arise during the course of treatment, or for other reasons. Check with your provider and health plan details to confirm the costs that you may be charged for a service or procedure. You are responsible for costs that are not covered and for getting any pre-authorizations or referrals required by your health plan. Neither payments nor benefits are guaranteed.

The site is not a substitute for medical or health care advice and does not serve as a recommendation for a particular provider or type of medical or health care. Visit [Fair Health](#) for out-of-network provider estimates. For state specific information, go [here](#).

[Print Estimate](#)

Important Information
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Methodology for estimating treatment costs

The care provider selected by the member must have had a minimum of 5 claims during a given period for an average to be calculated. If the member enters a provider with specialties or facility types that do not typically perform the service, the Find Care & Costs tool looks at the claim history to see if the provider billed at least 2 claims for that procedure or a related procedure during the period. Care providers shown in the search results display a color-coded statement comparing their cost estimate to other providers in the geographic area:

- “Below Average Cost” (displayed in green) – in the lowest 25%
- “Meets Average Cost” (displayed in gray) – in the middle 50%
- “Above Average Cost” (displayed in red) – in the highest 25%

Cost estimates are based on the physician’s fee schedule or contracted rate in effect at the time of the member’s search. If the fee schedule or rate is not systematically available or applicable, the estimate is calculated using the historical claim average for a given care provider and procedure.

When the member enters a care path or episode of care instead of a provider or facility, the results display fees for all care providers and facilities that typically perform the service, without considering the claim minimum.

For a more detailed explanation of our methodology, see “How costs are estimated” on [UHCprovider.com](https://www.uhcprovider.com).

Contact information for members

Members who have questions about using the tool or the information it displays can call the phone number on their member ID card.

We’re here to help

Please reach out to your network representative if you have questions about the Find Care & Costs tool. Thank you for working to provide quality care to our members.