

Why use in-network healthcare providers and pharmacies?

It is important to understand the power of using in-network providers and pharmacies. The rates of services available to the members who hold valid insurance policy are based on the discounted rates of services that UnitedHealthcare has contracted with the providers and pharmacies. Typically, in-network doctors and hospitals may have rates as low as 1/4th to 1/3rd of the 'usual, customary, and reasonable' rates of the providers of services. When a member asks and confirms that a provider is 'in-network' of UnitedHealthcare system and the member accepts to take services, a contract exists between providers and the member as to what member will pay out-of-pocket. The insurance company will pay to the providers on contract rate, and the providers are obligated to accept it. The billing statement from providers to the member will show reduction of the claims from the providers of the services by terms known as Adjustments, Patient's Savings, or Insurance Write-off. A typical bill from a hospital will show multiple providers of medical services to a patient, a member of insurance plan, who have contracted with the insurance company. This arrangement is a win-win-win situation for the insured members, providers, and the insurers. Even with arrangement, the effective out-of-pockets costs for a member due to hospitalization can be high to handle. Effective 'out-of-pocket costs' can be reduced or offset by purchasing supplemental insurance or indemnity products discussed below.

Not only providers contract with the insurance company, it is equally important for the member to verify the insurance plan that member has, or contemplates to purchase, is accepted by the providers. UnitedHealthcare has multiple companies as subsidiaries or affiliated with, who are underwriters of different insurance plans. The customer service for a plan is provided under umbrella of UnitedHealthcare, or a servicer is designated.

Chain pharmacies have also contracted with UnitedHealthcare to offer reduced prices.

Where to find in-network providers and pharmacies?

[UnitedHealthcare Choice Network can be reached here.](#) Since contracts are always in renewal and update state, it is important to call and ask in-network providers and pharmacies if they accept the insurance plan that the member has.