

## Out-of-Network Costs for Members in New Jersey Insurance Plans

### What is an out-of-network provider?

An out-of-network provider is a doctor, health care professional, or facility (like a hospital or ambulatory surgery center) who isn't part of your network. You may pay more for services you get from out-of-network providers.

### What happens when I use an out-of-network provider?

Your costs may be higher.

Actual amounts paid by your plan to your physician provider or other health care providers may differ from your estimated healthcare costs.

Always check with your provider, including healthcare facilities to verify costs.

Additional services may be required that are medically necessary. These other services may result in additional financial responsibility to you.

### How can I get information on out-of-network costs?

UnitedHealthcare reimburses health care providers for covered services at varying rates dependent on a number of factors, such as: health plan benefits, services received, billed amounts from provider, our reimbursement policies, etc. There may be differences in reimbursement amounts between emergency care and release, emergency care with in-patient admission, and non-life threatening urgent care. For questions about potential out-of-network costs, please contact the provider for the amount they will bill you for their services.

Information on out-of-network costs for other healthcare procedures and services can be found using FAIRHealth. Please see the information below on how to access FAIRHealth.

### FAIRHealth

FairHealth.org is a cost estimator tool intended to provide you with a reasonable estimate of your health care costs as of today's date.

You can determine the anticipated charge for out-of-network services by contacting your provider for the amount that he/she will charge, or by using the link below to determine the usual and customary cost for these services in your geographic area or zip code.

Out-of-network estimates are based on the medical codes, which you can obtain from your provider that you input into the cost estimator tool, while in-network estimates are based on your provider's network contract.

This tool is not intended to be a guarantee of your costs or benefits. Your actual costs may be different, based on your personal health situation and your particular health plan's coverage terms.



To estimate how much doctors in your area charge for services, visit [Fair Health Consumer](#)

**Please Note:** Selecting this link will route you to an external site that is not owned or controlled by UnitedHealthcare