



UM0874 0918 This content is provided for information only and is not to be considered medical advice. All decisions about medical care should be made by the doctor and patient. Always refer to the plan document for specific benefit coverage or call the toll-free member phone number on the back of the health plan ID card.

Find a provider & compare costs

Feel at home making your
health care decisions



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GET STARTED 

See cost estimates when finding a provider

Shop your health care options on [umar.com](https://www.umar.com)



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Learn more

Searching for a service

Choosing a provider

Your final estimate

[Sign up/Sign in](#)

Your online services on **umar.com** include a free health cost estimator. You can log in anytime to:

- Search for the type of service you need
- Compare the true costs of care for health care providers where you live
- Check which providers earned the UnitedHealth Premium rating for cost and quality
- See the total charge for your treatment, and know what to expect from start to finish

Cost Estimate for **Back Pain, Lumbar Discectomy**
Total average cost in your area: \$21,753 - \$30,550

WHAT IS THIS WHAT DO I NEED TO KNOW MY NEXT STEPS SUPPORT WITH DECISIONS [NEW SEARCH](#)

Estimated Total Cost	Insurance Pays	Estimated Out-of-Pocket Cost
\$31,600 <small>Above Average Cost</small>	\$27,550	\$4,050

There are 5 steps for this service
Average Duration: 4 Months

	Main Providers	Estimated Total Cost	Estimated Out-of-Pocket Cost
1 Office Visit with Specialist for Evaluation	Abcd, Gabriel S., MD Orthopedic Surgery CHANGE DOCTOR	\$234 <small>Meets Average Cost</small>	\$234 MORE INFO
2 MRI of Lumbar Spine	Xyz Medical Center General Hospital CHANGE FACILITY	\$2,256 <small>Above Average Cost</small>	\$2,256 MORE INFO
3 Lumbar Discectomy	Xyz Medical Center General Hospital CHANGE FACILITY	\$27,154 <small>Average Cost In Your Area</small>	\$1,560 MORE INFO
4 Outpatient Physical Therapy	Xyz Medical Center General Hospital CHANGE FACILITY	\$1,683 <small>Above Average Cost</small>	\$0 MORE INFO
5 Follow-up Office Visit	Abcd, Gabriel S., MD Orthopedic Surgery CHANGE DOCTOR	\$273 <small>Meets Average Cost</small>	\$0 MORE INFO
Estimated Total	Above Average Cost	\$31,600	\$4,050



How to get started

Log in to umr.com



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Learn more



Searching for a service



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Sign up/Sign in

1

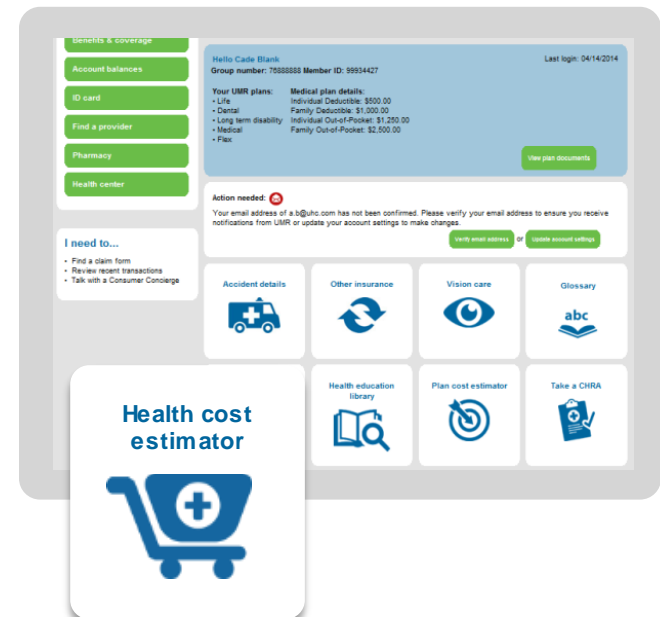
Enter your username and password in the upper right corner and click “Log in”

2

If you have not registered for online services, click “Need a Username? Register here” and follow the prompts to create an account

3

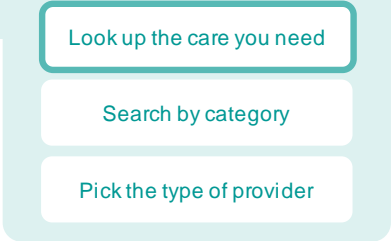
Once you’ve signed in, select the shopping cart tile on your personal home page




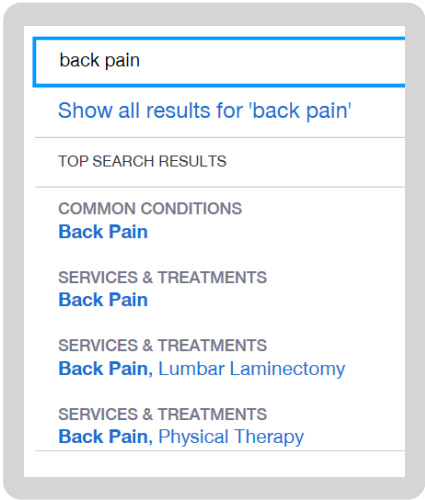
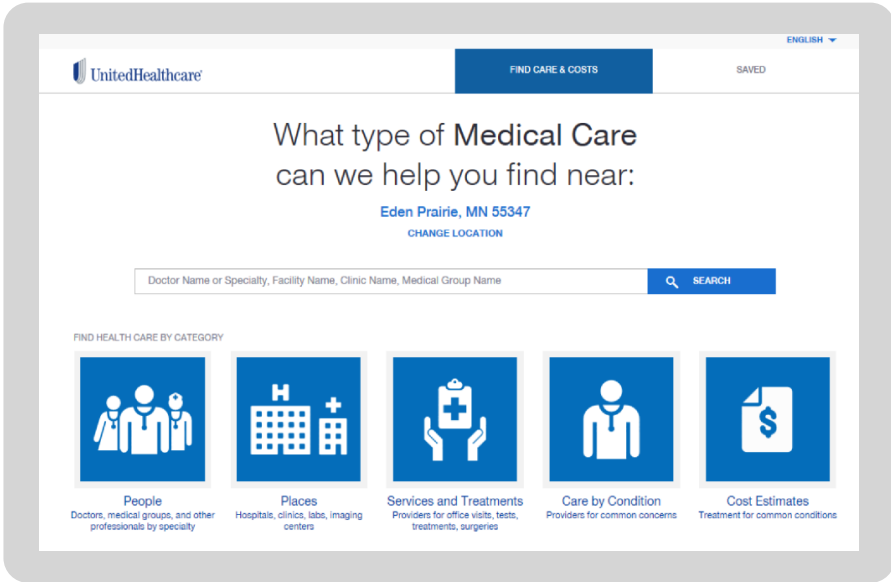
Searching for services & treatments



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Begin your search by typing in a search term for your symptom or condition.



Searching for services & treatments



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- ✓ Learn more
- ✓ Searching for a service
- ✓ Refining your search
- ✓ Your final estimate

Look up the care you need

Search by category

Pick the type of provider

FIND HEALTH CARE BY CATEGORY



People

Doctors, medical groups, and other professionals by specialty



Places

Hospitals, clinics, labs, imaging centers



Services and Treatments

Office visits, tests, treatments, surgeries



Care by Condition

Find care for common concerns



Cost Estimates

Costs for services and treatments

What kinds of services or treatments?



Office Visits

Well visits, primary care, specialty care



Vaccines

For adults, children, and travel



Tests and Imaging

Lab tests, screenings, X-rays, scans

Which type of office visit?



Well Visit
Regular checkups and preventive care



Sick Visit
Get a problem checked out



Specialist Visit
For complex problems like infertility, allergies, more

Or narrow your search by category
(office visits, tests, treatments, surgeries).



Searching for services & treatments



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Pick the type of provider

Which type of specialist?

Acupuncturist

Acupuncturists are trained in acupuncture, a traditional Chinese therapy. Acupuncturists insert fine needles into specific points on the body to treat conditions or manage pain. Most states require acupuncturists to have a certification and a license.

Allergist / Immunologist

Allergists are medical doctors who specialize in diagnosing, treating, and managing allergies, asthma, and other immune disorders.

Oral and Maxillofacial Surgeon

Oral and maxillofacial surgeons are specialty dentists with advanced training in face, mouth, and jaw surgery.

Orthopedic Surgeon

Orthopedists or orthopedic surgeons specialize in treating bones, joints, and muscles. These surgeons may sub-specialize in a specific joint or area of the body, like the spine, knees, hips, or hands.

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Scroll down and select the type of provider you need.



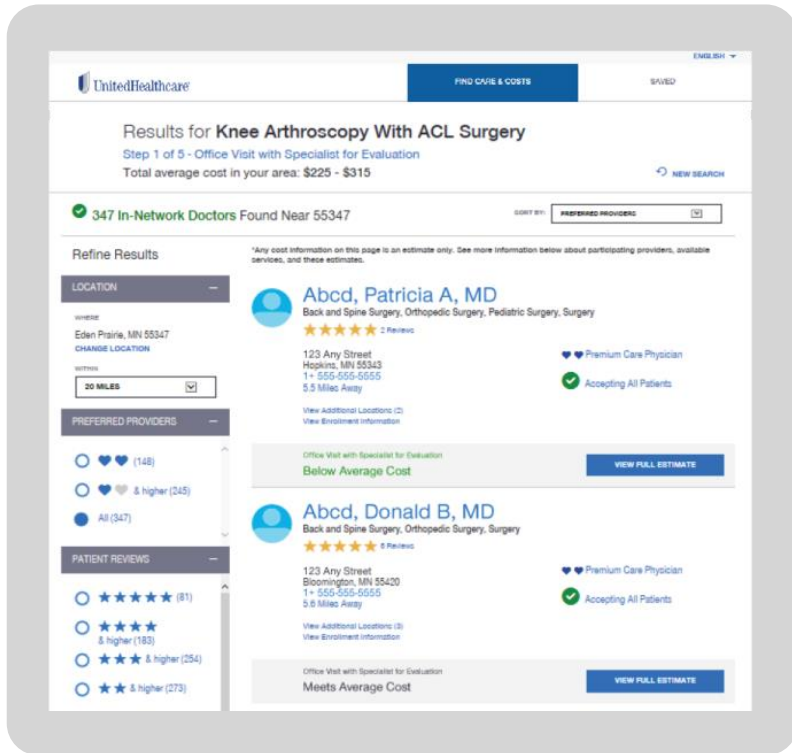
Choosing a health care provider



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- ✓ Learn more
- ✓ Searching for a service
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- ✓ Your final estimate

- Pick the type of provider
- View services and costs



- View the range of average costs for primary care providers and specialists in your area.
- Check which providers have earned the UnitedHealth Premium Tier 1 rating and view star reviews from other patients.
- See how provider costs compare to the local average. Different colors indicate: Below average costs (green), meets average (gray) and above average (red).



Choosing a health care provider



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Pick the type of provider

View services and costs

Select "View services & costs" for a breakdown of the total cost of care for each step in your treatment.

There are 5 steps for this service		Estimated Total Cost	Estimated Out-of-Pocket Cost
1	Office Visit with Specialist for Evaluation Average Duration: 3 Months & 1 Day	\$205 <i>Below Average Cost</i>	\$205
2	Knee MRI	\$1,848 <i>Mid Average Cost</i>	\$1,848
3	Reconstruction of Torn Anterior Cruciate Ligament	\$8,153 <i>*Average Cost In Your Area</i>	\$1,944
4	Physical Therapy	\$350	\$70
5	Follow-up Office Visit	\$172 <i>*Average Cost In Your Area</i>	\$34



Viewing your final estimate



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[Review your estimate](#)

[View payment details](#)

STEP 3
Reconstruction of Torn Anterior Cruciate Ligament

Description
Surgery that uses small medical instruments and a camera to repair a torn ligament in the knee

Services or Procedures Included

- Knee Arthroscopy with Repair of Anterior Cruciate Ligament (ACL)
- Anesthesia for Knee Arthroscopy
- Operating Room Services

***COST OVERVIEW**
Abcd Hospital: General Hospital Abcd, Aslam MD: Back and Spine Surgery, Orthopedic Surgery, Surgery, General Practice

Estimated Total Cost	Insurance Pays	Estimated Out-of-Pocket Cost
\$8,153	\$6,209	\$1,944

Find a description of the treatment and an itemized list of all services or procedures included.

See the total cost for your treatment or service and your actual out-of-pocket cost, based on your personal benefits plan, deductible status, etc.



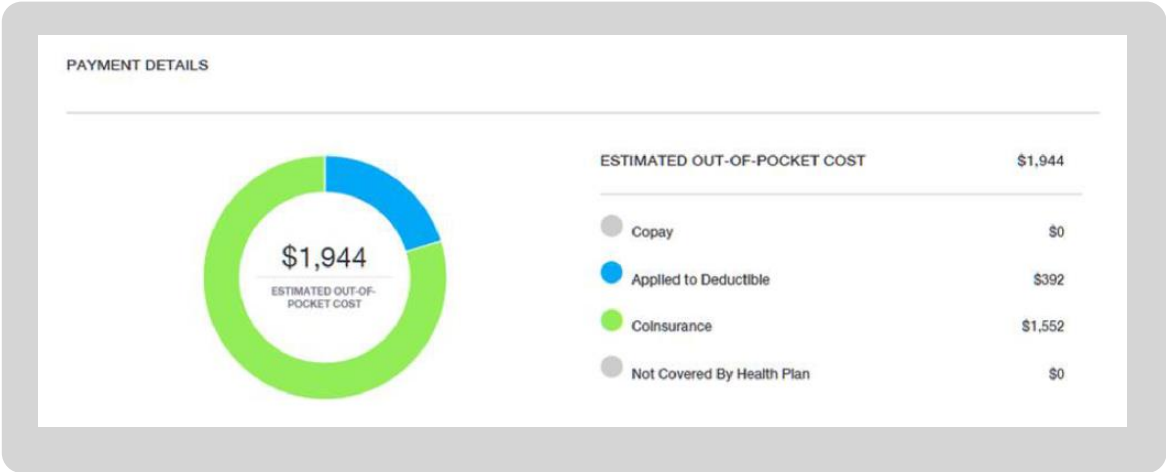
Viewing your final estimate



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[Review your estimate](#)

[View payment details](#)



View payment details for an explanation of how your personal out-of-pocket costs were determined under your plan.

