Easy access on computer, tablet or mobile devices

There’s nothing to download, umr.com is mobile ready

Responsive design allows access from any device with only one password – no app needed!
Register on umr.com
umr.com registration

How to register to use your member portal

Make sure you have your ID number in order to register!
UMR.com registration

Follow these steps to register on the UMR Portal:

• Answer all of the Questions and Click ‘Next’ through the information
• When setting up your registration be sure to add your security questions
• Once registered, return to umr.com to log in with your username and password that was set up

NOTE:
Your portal registration is required to effectively use the provider search & cost tool.
West Virginia PEIA Provider Search & Cost Transparency Tool
West Virginia PEIA’s Provider Search & Cost Transparency Tool
View Directories to find West Virginia and UnitedHealthcare – Choice Plus providers

- Log into umr.com with your username and password
- Click on the ‘Find a provider’ tab
This map is meant as an aid to provide general guidelines for when providers are considered “in-network” or where there are exceptions to the general rule. WV PEIA has established rates for ALL providers who deliver care within the state. The legislation under the Omnibus Healthcare Act prohibits providers from balance billing PEIA patients.

Prior Approval **NOT NEEDED** when:
1. **INSTATE** ever
2. In a **CONTIGUOUS COUNTY**, if a United Health network provider (Exception: Access to providers in Washington County OH and Boyd County KY is not permitted.)
3. Exception for emergency care or care NOT available within WV or within the UHC national network of providers

Prior Approval **IS NEEDED** when:
1. In a contiguous county if **NOT** a United Health network provider (because there is no contract for a discount)
2. ANYWHERE **OUTSIDE CONTIGUOUS COUNTY** regardless if United Health provider or not

**Additional Excluded Providers** –
- Kings Daughter
- Marietta Hospital
- Our Lady of Bellefonte

West Virginia PEIA’s Provider Search & Cost Transparency Tool

The Provider Search & Cost Transparency tool is a next generation health cost estimation tool that allow you to quickly and easily view your costs for ‘shoppable’ medical care before seeking care using provider fee schedules (when available) within West Virginia and in the UnitedHealthcare network.

The cost estimates are customized with your specific health plan benefits, to help you make more informed health care decisions before seeking care, enabling you to “take charge” of your healthcare.

The Provider Search & Cost Transparency Tool will also assist you in locating:

- West Virginia In-network providers (green diamond)
- View providers who qualify for the Premium Care Physician rating (two blue hearts)
- Health care facilities that show an estimated cost in green (below average cost / cost effective)

Keep reading to find out how to compare costs and get a final estimate.

NOTE:
Your portal registration is required to effectively use the provider search & cost tool.
West Virginia PEIA’s Provider Search & Cost Transparency Tool

Our transparency tool currently has more than 900 unique services and 600+ care paths for you to estimate.

<table>
<thead>
<tr>
<th>Category</th>
<th>Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physician</td>
<td>Office Visits (various specialties), Chiropractic (various services), Electrocardiogram (various), Echocardiography (various), Ear infection, Acute Bronchitis, High Blood Pressure, etc.</td>
</tr>
<tr>
<td>Preventive</td>
<td>Preventive Office Visits (various specialties), Screening Mammogram, Screening Colonoscopy, etc.</td>
</tr>
<tr>
<td>Radiology</td>
<td>X-ray, MRI (knee, lumbar spine, brain), CT Scan (abdomen, chest, pelvis, head/brain), Ultrasound (various), etc.</td>
</tr>
<tr>
<td>Laboratory</td>
<td>Glucose, Hemoglobin, Urinalysis, Vitamin D, Lipid Panel, TSH, CBC, etc.</td>
</tr>
<tr>
<td>Outpatient</td>
<td>Diagnostic Colonoscopy, Endoscopy, Knee Arthroscopy, Tonsil Removal, Ear Tubes, Hernia Surgery, Vasectomy, Carpal Tunnel, etc.</td>
</tr>
<tr>
<td>Inpatient</td>
<td>Total Hip Replacement, Total Knee Replacement, Childbirth, Hysterectomy, Cervical Spine Fusion, Back Surgeries, etc.</td>
</tr>
<tr>
<td>Cancer</td>
<td>Cervical, Skin, Breast, Colon, Esophagus</td>
</tr>
</tbody>
</table>
West Virginia PEIA’s Provider Search & Cost Transparency Tool

After you log in to your account, select the shopping cart tile from the home page.

Unable to locate your provider. Most providers will appear in the tool but there are exceptions.

Some providers who are not actively under contract may not appear in this cost estimator tool. The State of WV has negotiated cost-efficient, mandated flat reimbursement rates on your behalf as a state employee for ALL providers delivering care in the state. If you cannot locate a specific provider for a specific service, you can use any other provider that offers that service to generate a cost estimate. While being a UHC provider is NOT required in WV for PEIA, it is the basis of for the cost transparency system at this time to allow for the designation of the UHC Premium Designation icons to appear on the provider lookup.

Select Estimate your care to access the health cost estimator and begin shopping for care.
West Virginia PEIA’s Provider Search & Cost Transparency Tool
Mandated/Negotiated State Fee Schedules

- WV PEIA has negotiated mandated fee schedules for all care delivered in the state of WV
- Fee schedules are posted publicly on their website for review and accessible by providers, facilities and employees
- Fee schedule negotiations are handled by the state and not United Healthcare – and these payment arrangements supersede UHN contracts in the state for relevant providers
- UMR has loaded these fee schedules for most providers in the state and surrounding counties to facilitate claims processing

https://peia.wv.gov/Forms-Downloads/Pages/Fee-Schedules-and-Manuals-(Current).aspx
West Virginia PEIA’s Provider Search & Cost Transparency Tool

Make sure the tool is showing the correct ZIP code for the area you wish to search. Change if needed.

Then select the category either by typing it into the toolbar and selecting a pre-populated option or you can choose to look up a list by provider name, nearby facilities or the type of services or treatment you need.

- Check the ZIP and begin searching
- Choose to look for providers, facilities or the type of service that you need
West Virginia PEIA’s Provider Search & Cost Transparency Tool

Select a physician focused on quality and cost effectiveness

When choosing a physician, look for the ‘green’ diamond, this indicates a West Virginia provider.

We have included two blue hearts indicating a Premium Care Provider who has been reviewed by UnitedHealthcare and meets quality standards for delivering cost-effective care.

You may also see Healthgrades star ratings for customer satisfaction based on reviews from previous patients.
The Premium Program gives you easy access to better information in order to make informed decisions regarding UHC Network Providers:

- Base quality ratings on industry standards for top primary and specialty care
- Evidence-based, medical society and national industry standards across 16 specialties and 47 subspecialties
- You can evaluate providers and treatments on quality of care and cost efficiency
- Shared patient and physician engagement
West Virginia PEIA’s Provider Search & Cost Transparency Tool

Consumer Ratings & Reviews

- Actual patient reviews brought to you by Healthgrades*
- Patient feedback ratings are statements of opinion and not recommendations to use the services of any specific provider
- The reviews may be used as one of many factors when choosing a provider but should not be the sole basis for your selection

*Healthgrades is an independent company that gathers information about healthcare providers like patient feedback. Healthgrades allows patients to rate their satisfaction with healthcare providers after their appointment and makes this data available to the public.
West Virginia PEIA’s Provider Search & Cost Transparency Tool

Select a facility focused on cost effectiveness

“Below Average” (in green in PSCT) - means the provider’s estimate is in the lowest 25 percent for the local area.

“Meets Average” (in gray in PSCT) - means the provider’s estimate is in the middle 50 percent for the local area.

“Above Average” (in red in PSCT) - means the provider’s estimate is in the highest 25 percent for the local area.

When choosing a facility, look for those with cost estimates listed in green (select gray if no green are available after expanding the radius). Steer away from red. Green facilities represent the lowest cost providers in your area. You may pay less out-of-pocket when you choose a green facility.
West Virginia PEIA’s Provider Search & Cost Transparency Tool

View the full estimate

The full estimate gives you an overview of the total costs based on your selections.

Your search results will give you a range of the average costs for preventive care or medical procedures in your area, total costs will vary depending upon the services provided. And the individual provider listings show whose costs are below, above, or meet the local average. If a procedure typically includes multiple steps of treatment, you can review the total cost and your estimated out-of-pocket cost for each step. You will then know what to expect, from start to finish. The estimated out-of-pocket costs are personalized, based on your own benefit plan’s deductible, annual out-of-pocket max, co-pay, co-insurance and how much you have paid toward your deductible.
Frequently Asked Questions (FAQ)

- **Can you nominate a provider?** All West Virginia providers are in network.

- **Will Behavior Health and/or Substance Abuse providers and services be listed in the health cost estimator?** No, however you can view Mental Health and Substance Abuse providers under the ‘Find a Provider’ tab on the UMR portal (no cost or quality will display).

- **How often are accumulator’s (deductible and out-of-pocket expenses) updated in the health cost estimator?** They are updated as of the previous claim processing day.

- **When can you access the health cost estimator?** The health cost estimator is available 24x7 through the UMR portal or responsive design mobile experience.

- **What if you need assistance?** You can call the number on the back of your member ID card and your Plan Advisor team will assist you.

- **Can I search for any service in the health cost estimator?** 98% of shoppable services are available to search within the tool which contains more than 900+ unique carepaths from simple one step events to multi-step, complex care events.

- **Will RX and Pharmacy services be available on the health cost estimator?** No. For questions on your RX and Pharmacy services view your plan documents.

- **Do any of the bordering West Virginia counties have West Virginia contracted provider’s?** Yes, the providers are showing in the health cost estimator with a ‘green’ diamond icon.
Can you view cost and quality for out-of-network providers? Not at this time.

Where can you utilize United Healthcare network providers when getting care outside of the State of WV? The United Healthcare network provides national coverage for members traveling outside the State of WV to get care and has network providers, clinics and facilities in all 50 states. The provider search & cost tool will show network status and apply the appropriate benefits when you generate a cost estimate. If you have a question on a specific provider you should always call a plan advisor using the number on the back of your ID card to receive assistance. Please note: Prior approval must be obtained from UMR in order to receive the highest level of benefits when seeking care outside of the contiguous counties. WV PEIA desires that care be received in WV when at all possible and appropriate. Care that is received without prior approval will result in a lower level of benefits. Please refer to you PEIA SPD for details.

How might an estimate vary from the actual cost of care when a claim is processed? The provider search & cost tool delivers estimates of care based on assumptions for evidence based protocols for delivery of care. Some providers may vary the components of their care and include a host of additional services, or eliminate some services that are not necessary. The tool is meant to provide an accurate estimate of care based on core assumptions and may vary.