

West Virginia PEIA Member Guide

*Provider Search &
Cost Transparency*

November 2020



Easy access on computer, tablet or mobile devices

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



Mobile or desktop

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



UMR

Home Contact us Login/Register

Hello
How can we help you?

Member
Employer
Provider
Producer
Partner
en Español

SAVOR THE SEASON
Embrace the indulgent side of winter
Read Healthy You

Logging on to umr.com? You'll notice a new security step.
UMR is adding a proactive layer of security to umr.com. All users who log in to umr.com directly will need to establish two security questions. Once users establish these questions, they will have to answer them the first time they log in, or when logging in from a different option to check a box to "Remember this device." That way users can skip the step of answering security questions. **In you must allow cookies from umr.com. You can usually section of your internet browser options.**

urac
ACCREDITED
Health Utilization Management
Expires 01/01/2021

Make sure you have your ID number in order to register!

Login to umr.com

Username:*

Password:*



Go

[I forgot my Username or Password](#)

Need help? [Contact us](#)



Home



Contact us

Login/Register

Create an account

Register on umr.com to:

- View benefits and claims
- Find an in-network provider
- Access an ID card, and more

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

UMR

Home Contact us

We want to get to know you

First, tell us a bit about yourself. What type of user are you?

[? I'm not sure what user type I am](#)

- Member
- Employer
- Provider
- Producer
- Partner

Next [Cancel](#)

Dedicated To Security
UMR takes your privacy seriously. We're committed to securing your private information and the information of all our users.

Questions?
Call the number on the back of your ID card if you're a member.
For other user types, see our [Contact us](#) page.

NOTE:
Your portal registration is required to effectively use the provider search & cost tool.

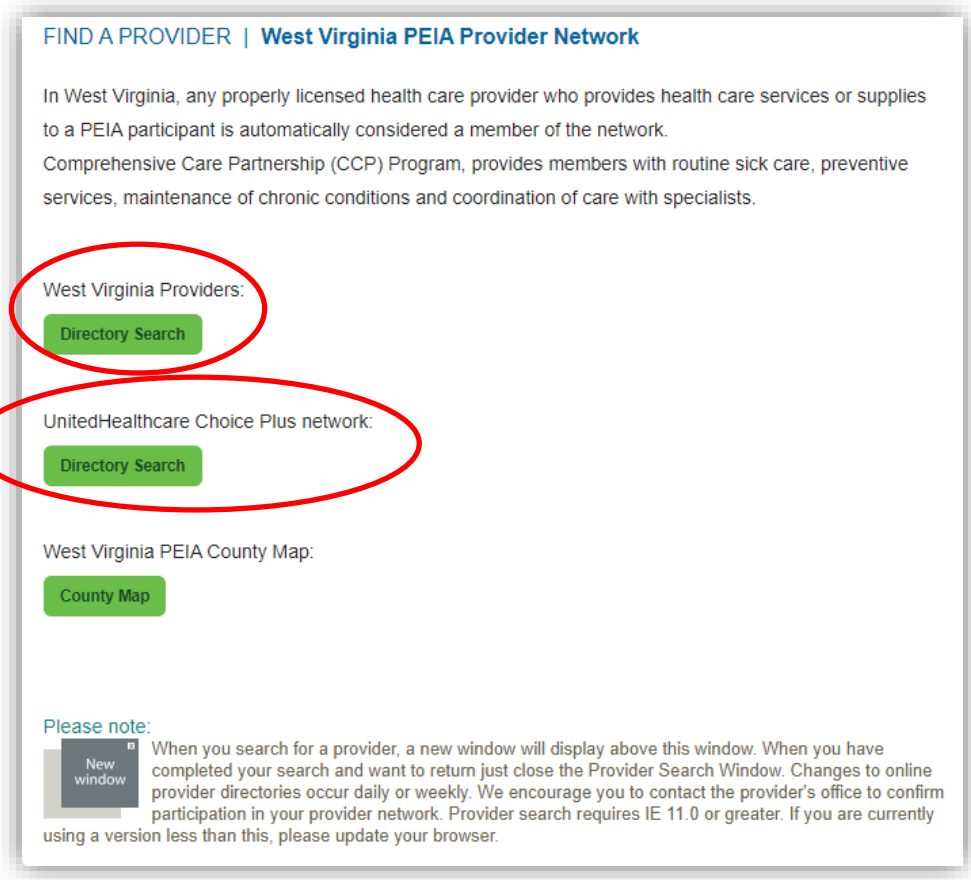
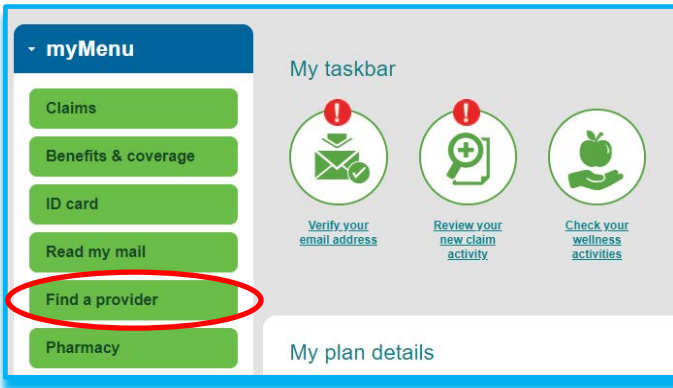


West Virginia PEIA Provider Search & Cost Transparency Tool



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

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.



NOTE:
Your portal registration is required to effectively use the provider search & cost tool.

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.

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.



Physician	Office Visits (various specialties), Chiropractic (various services), Electrocardiogram (various), Echocardiography (various), Ear infection, Acute Bronchitis, High Blood Pressure, etc.
Preventive	Preventive Office Visits (various specialties), Screening Mammogram, Screening Colonoscopy, etc.
Radiology	X-ray, MRI (knee, lumbar spine, brain), CT Scan (abdomen, chest, pelvis, head/brain), Ultrasound (various), etc.
Laboratory	Glucose, Hemoglobin, Urinalysis, Vitamin D, Lipid Panel, TSH, CBC, etc.
Outpatient	Diagnostic Colonoscopy, Endoscopy, Knee Arthroscopy, Tonsil Removal, Ear Tubes, Hernia Surgery, Vasectomy, Carpal Tunnel, etc.
Inpatient	Total Hip Replacement, Total Knee Replacement, Childbirth, Hysterectomy, Cervical Spine Fusion, Back Surgeries, etc.
Cancer	Cervical, Skin, Breast, Colon, Esophagus

West Virginia PEIA's Provider Search & Cost Transparency Tool



Click to chat

You are currently receiving paperless communications. 📧

I need to...

- Find a form
- Respond to a survey I received in the mail
- Talk with a Plan Advisor

Accident details

Other insurance

Vision care

Health cost estimator

Health education library

Plan cost estimator

Take a CHRA

Glossary

Health news

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

HEALTH COST ESTIMATOR

Quickly calculate the cost of care to see how different providers compare

Save money!

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 care 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 look up.

Plan A, B, and C participants who live in West Virginia or a contiguous (bordering) county of a surrounding state may access care from any West Virginia health care provider who provides health care services or supplies to a PEIA participant, or any United Healthcare provider located in those contiguous counties* without prior approval from UMR. These services will be paid at the in-state benefit level for each plan. All services provided outside West Virginia, beyond the contiguous counties, are paid at a lower benefit level. *PEIA does not use the PPO Network in Boyd County, Kentucky or Washington County, Ohio, so all providers are Out-of-Network in those counties and/or facilities.

Services at Kings Daughter, Marietta Hospital, and Our Lady of Bellefonte are excluded.

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 care 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.

- Health cost estimator

Your health care is an important investment. And like anything else you spend your money on, it pays to be prepared. Click the Estimate your care button below to research service and treatment costs at different facilities and with different providers. You'll also see which providers meet criteria for providing quality care. Here's how to start:

- 1. Search for care**
Search by specific service, treatment, condition and more
- 2. Compare your choices**
View estimates from providers, including your out-of-pocket costs and what your plan will pay
- 3. Make informed decisions**
Explore additional information, such as care paths for treatments and related costs

Select **Estimate your care** to access the health cost estimator and begin shopping for care.

Estimate your 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 publically 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

Popular Resources

- Enrollment Forms
- Forms & Downloads
- Wellness Tools
- Prescription Drug Lists
- [see more](#)

Questions?

Call: 1-888-680-7342
Email: peia.help@wv.gov

[PEIA](#) > [Forms & Downloads](#) > [Fee Schedules and Manuals \(Current\)](#)

Fee Schedules and Manuals (Current)

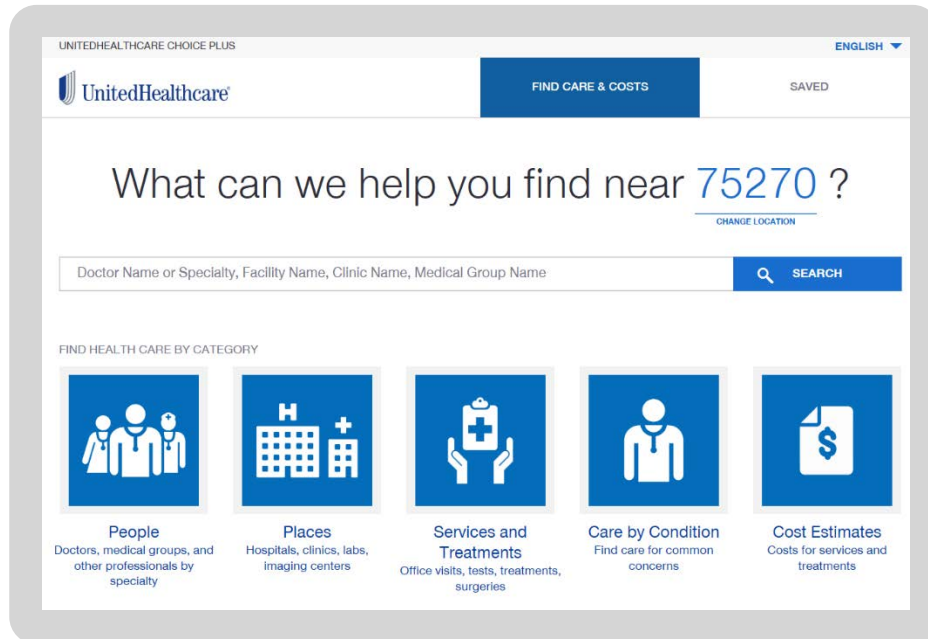
Fee Schedules

- [Ambulance Fee Schedule \(1-1-20\)](#)
- [Air Ambulance Rate Memo \(1-1-20\)](#)
- [ASC Fee Schedule \(1-1-20\)](#)
- [Clinical Lab Fee Schedule \(1-1-20\)](#)
- [Critical Care Access Hospitals Fee Schedule \(10-3-19\)](#)
- [Dental Fee Schedule \(9-9-19\)](#)
- [Dialysis Fee Schedule \(1-1-15\)](#)
- [DME Fee Schedule \(1-1-20\)](#)
- [Drug and Biological Fee Schedule \(1-1-20\)](#)
- [Home Health Care Rates \(1-1-15\)](#)
- [Home Infusion Therapy Fee Schedule \(1-1-06\)](#)
- [Hospice Reimbursement Rates \(7-17-18\)](#)
- [PEN Fee Schedule \(1-1-20\)](#)
- [PEIA RBRVS 2020 \(1-1-20\)](#)

Manuals

[https://peia.wv.gov/Forms-Downloads/Pages/Fee-Schedules-and-Manuals-\(Current\).aspx](https://peia.wv.gov/Forms-Downloads/Pages/Fee-Schedules-and-Manuals-(Current).aspx)

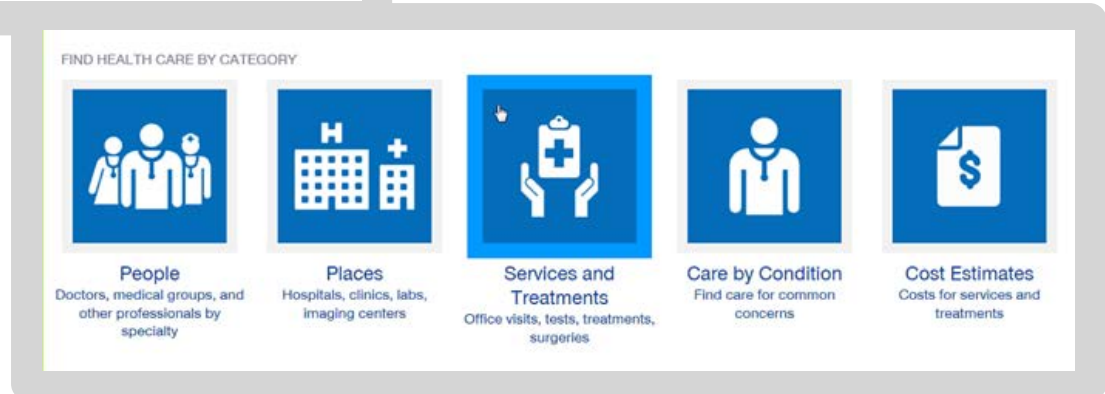
West Virginia PEIA's Provider Search & Cost Transparency Tool



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 screenshot shows a provider profile for Sta Ana, Enrique C, Jr, MD. At the top, a disclaimer states: "Any cost information on this page is an estimate only. See more information below about participating providers, available services, and these estimates." Below this is a red-bordered box containing a green diamond icon and the text: "You are responsible for any approvals needed for this service. If you have a CCP, you may have lower out-of-pocket costs." The provider's name and specialty (Family Practice, General Practice) are displayed. A red-bordered box highlights the Healthgrades star rating (4 stars) and the number of reviews (16). The address, phone numbers, and distance (18.5 Miles Away) are listed. A legend on the right identifies the icons: two blue hearts for Premium Care Physician, a green diamond for West Virginia Providers, and a green checkmark for Accepting All Patients. At the bottom, the service type is "Office Visit - Specialist - Minimal Complexity" and the cost is "Below Average Cost". A blue button labeled "VIEW FULL ESTIMATE" is visible.

West Virginia PEIA's Provider Search & Cost Transparency Tool

Proprietary Premium Program + Healthgrades



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

UnitedHealth Premium® Program

RATING SCALE

Premium Care Physician



The physician meets the UnitedHealth Premium program **quality** and **cost-efficient care** criteria.

Quality Care Physician



The physician meets the UnitedHealth Premium program **quality care** criteria but does not meet the program's **cost-efficient care** criteria or is not evaluated for cost-efficient care.

Does Not Meet Premium Quality Criteria



The physician does not meet the UnitedHealth Premium program quality criteria so the physician is not eligible for a Premium designation.

Not Evaluated For Premium Care



The physician's specialty is not evaluated in the UnitedHealth Premium program, the physician does not have enough claims data for program evaluation or the physician's program evaluation is in process.

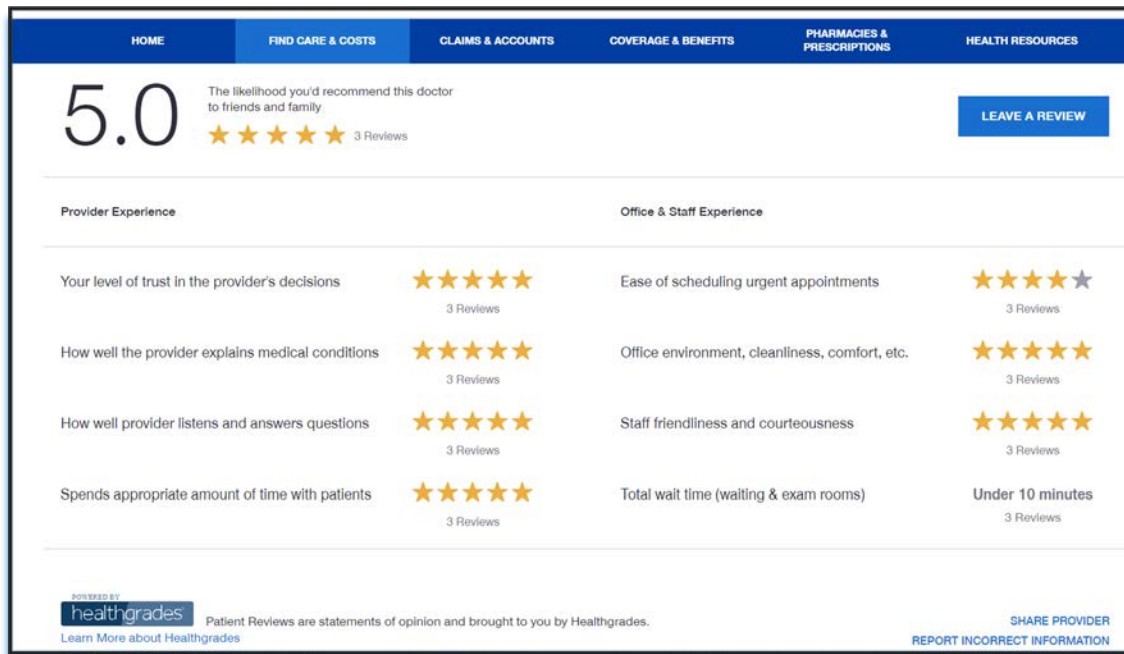
The UnitedHealth Premium® program evaluates physicians based on quality and cost-efficiency criteria to help members make more informed and appropriate choices for their health care. It's intended only as a guide and should not be the sole factor when selecting a physician. Designations have a risk of error and members should discuss designations with a physician before choosing one. The fact that a physician does not have a Premium Care Physician or Quality Care Physician designation does not mean that the physician does not provide quality health care services. All physicians in the UnitedHealthcare network have met certain minimum credentialing requirements (separate from the Premium program).

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.

 **Kanawha Valley Radiologists**
Radiology, Diagnostic Radiology
333 Laidley St
Charleston, WV 25301
(304) 347-6500 PHONE
0.2 Miles Away
[View Additional Locations \(2\)](#)

 West Virginia Providers
 Accepting All Patients

MRI Scan Without Dye - Upper Extremity - Arm
Below Average Cost


[VIEW FULL ESTIMATE](#)



 **Select Specialty Hospital Charleston**
General Hospital
333 Laidley St Fl 3
Charleston, WV 25301
(304) 720-7220 PHONE
0.2 Miles Away

 West Virginia Providers

MRI Scan Without Dye - Upper Extremity - Arm
Meets Average Cost

[VIEW FULL ESTIMATE](#)

 **Associated Radiologists**
Radiology, Diagnostic Radiology
1120 Kanawha Blvd E
Charleston, WV 25301
(304) 344-3457 PHONE
0.4 Miles Away
[View Additional Locations \(14\)](#)

 West Virginia Providers
 Accepting All Patients

MR Angiography - Abdomen
Above Average Cost

[VIEW FULL ESTIMATE](#)

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.

←

Cost Estimate for MRI Scan Without and With Dye - Chest

Total average cost in your area: \$1,485 - \$3,157


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

<p>Estimated Total Cost</p> <p style="font-size: 1.2em; font-weight: bold;">\$917</p> <p style="font-size: 0.8em;">Below Average Cost</p>	<p>Insurance Pays</p> <p style="font-size: 1.2em; font-weight: bold;">\$734</p>	<p>Estimated Out-of-Pocket Cost</p> <p style="font-size: 1.2em; font-weight: bold;">\$183</p>
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There is 1 step for this service
Average Duration: 1 Day

	Main Providers	Estimated Total Cost	Estimated Out-of-Pocket Cost	
1	MRI Scan Without and With Dye - Chest XYZ Health Center General Hospital CHANGE FACILITY	\$917 <small>Below Average Cost</small>	\$183	MORE INFO

[PAYMENT DETAILS](#)
[EXPLANATION OF COSTS](#)



\$183

ESTIMATED OUT-OF-POCKET COST

	ESTIMATED OUT-OF-POCKET COST
 Copay	\$0
 Applied to Deductible	\$36
 Coinsurance	\$147
 Not Covered By Health Plan	\$0

West Virginia PEIA's Provider Search & Cost Transparency Tool

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.

West Virginia PEIA's Provider Search & Cost Transparency Tool

Frequently Asked Questions (FAQ)



- **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.