Follow the path to health and wellness

UnitedHealthcare Navigate is an innovative suite of health insurance products built on the fundamentals of patient-centered care, with the goal of enhancing the patient-doctor relationship and promoting better health and lower costs.

Navigate focuses on primary care as the key to helping people live healthier lives™. Members choose a primary care physician as their trusted partner to help them navigate an increasingly complex health care system by actively promoting quality and more efficient care.

A trusted health care guide: the primary care physician

The primary care physician will provide care for the majority of a member’s needs – regular and routine care, such as annual well visits and preventive care, as well as care for sickness or injury. Since the primary care physician will be the member’s first and foremost source of care and will understand the member’s health needs thoroughly, they can best refer the member to other network physicians or specialists when additional care is needed.

Primary care physicians actively promote higher quality and efficient care for members by helping them get the appropriate care at the appropriate time. Members must obtain a referral from their PCP before seeing another network physician. Depending on which Navigate plan they have (Navigate, Navigate Balanced or Navigate Plus), they will have no coverage or lower coverage if they see a network specialist without a referral.

Referrals are not required for services from a network OB/GYN, network behavioral health and substance use disorder clinicians or for routine refractive exams from network providers.¹ The primary care physician is the key to helping members live healthier, guiding them through a complex health care system and helping them get the right care at the right time from the right providers. This is the focus of the Navigate products from UnitedHealthcare.
The Navigate suite of products offers a variety of plan design options that provide traditional benefits with the security and guidance of a primary care physician. The three product options give you choice and flexibility in offering solutions that work for you and your employees.

All Navigate plans provide well-rounded coverage for many services including: preventive care, primary care physician and specialty office visits; lab, X-ray and diagnostic services; urgent care, emergency services, inpatient hospital services, rehabilitation and skilled nursing facility services; and mental health services. An array of health and wellness resources, such as the Online Health Assessment, Personal Health Record and Online Health Coaching modules, is also included with all plans.

For more information, call your UnitedHealthcare representative today or visit uhc.com.