

Confused? Let Us Help!

surest™

EXPLORE

Surest members can use the national UnitedHealthcare Choice Plus network to compare providers and costs.

SEARCH

Follow these steps to determine copays for procedures and providers.

CONFIRM

The Surest pre-enrollment site helps you find in-network providers and view next year's copays.

Use the Surest search feature to shop around—by provider care ratings and price:



When you're changing health plans, it can feel like a big task to transition your health care or medical supplies. We're here to help.

This guide includes resources to help you navigate and evaluate provider options within your network, and help make the open enrollment selection process more manageable.

USING THE ONLINE SEARCH TOOL

The Surest pre-enrollment website is designed to make it easier to find in-network providers and to see what your copays will be for next year.

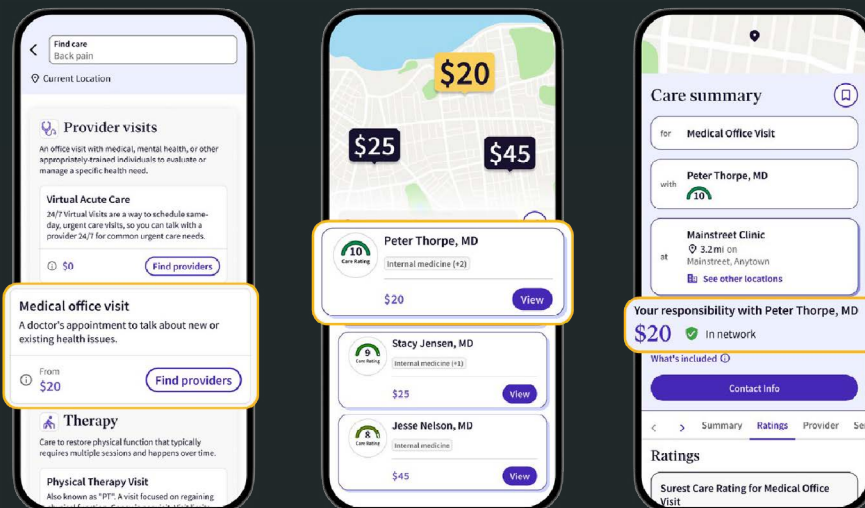
Step #1: Go to <https://join.surest.com/LarimerCounty>

Step #2: Use the access code *LarimerCounty2026*

Step #3: Search for procedure or service

Step #4: Identify the provider you want to use

When you open the Surest website, lower copay prices indicate providers evaluated as high value based on quality, efficiency, and overall effectiveness of care. NOTE: Healthgrades patient reviews have no bearing on Care Ratings or copay amounts.



Illustrative example only. Costs and coverage may vary.

Read [this guide](#) to learn more about using the search tool.

DETERMINE WHAT PROVIDER IS RIGHT FOR YOU.

When considering a new healthcare provider, we know that this can be hard. It is wise to start by evaluating your current situation and identifying your top priorities. A thoughtful and organized approach can make the transition smoother and lead to a better patient-provider relationship.

Evaluate Surest Care Ratings

- Care Ratings are on a 1-10 scale, where 1 is the lowest care rating and 10 is the highest (best) care rating. Providers and facilities with a higher care rating have lower copays.
- Care Ratings are formulated by Surest/UHC based on historical patient data, and they will not change during the course of the year. Their rating as of January 1st is the rating that provider or facility will have for the entire year.
- Read online reviews: If available, the Surest site also includes online patient reviews from Healthgrades. Pay attention to feedback on bedside manner, communication, and staff professionalism. Healthgrades patient reviews have no bearing on Care Ratings or copay amounts.

VET YOUR CHOICES

After creating a short list of candidates, take a closer look to see which one is the best fit.

- **Contact the office.** Call the office to ask about availability, typical wait times, how they handle prescription refills, and whether they accept new patients. This is also a great way to get a feel for the office staff's demeanor.
- **Consider logistics.** Confirm the location and office hours are convenient for your schedule. Ask about after-hours care options, telehealth visits, and what hospitals they are affiliated with.
- **Schedule a "meet and greet."** Some practices allow you to schedule a brief consultation with a potential provider. This can help you assess their communication style, philosophy of care, and overall personality before committing to them.

MAKING THE SWITCH

If you decide to change providers, take the necessary steps to ensure a smooth transition.

- Ensure your medical records are transferred to your new provider.
- Schedule your first appointment. Come prepared with notes about your health history and any specific concerns you have.
- Pay attention to your first visit. Evaluate your experience after the first appointment. Did you feel comfortable, respected, and listened to? Did they answer your questions clearly? If you're not satisfied, don't hesitate to keep looking.

CONSULTING WITH THE BENEFITS TEAM

If you need further assistance, please contact the Benefits Team by emailing hr_benefits@larimer.org or by calling 970-498-5970.

Visit our [Open Enrollment](#) or [Surest](#) pages for more information.



OPEN ENROLLMENT



SUREST

Whether you're exploring new network provider options through our online search tool or consulting with the Benefits Team, we're here to help you every step of the way.