Using an integrated strategy to deliver simplicity and value

A unified, end-to-end strategy to help simplify the health care experience for everyone and drive better value.

Meet Nate

- 62 years old
- Businessman
- Has type 2 diabetes, shoulder pain and behavioral health needs
- Spends free time with family and friends, and is an avid paddle tennis player

At 62, Nate* finally feels good about his health. He’s keeping his diabetes and blood pressure under control, avoided surgery by managing his shoulder pain and doesn’t feel the stress of these conditions weighing on him.

Nate wasn’t sure if he could get there, but he wasn’t alone. His care-management team through his employer’s insurance plan worked behind the scenes—simplifying and removing barriers for Nate to focus on more informed better health care choices. His employer’s plan design features integrated medical, pharmacy and behavioral benefits, allowing for a more seamless and comprehensive approach to his overall health—and a better experience for Nate.

“Integration starts with the individual at the center and works outward to assemble an experience that works better for all involved—doctors, caregivers, sponsors, and the emergence of digital health companions,” says Jean-François Beaulé, Executive Vice President of Design and Innovation, UnitedHealth Group. “For us, integration is more than putting pieces of a health benefits strategy together and hoping it works better than on its own. Instead, it is a deliberate effort to unify the respective features into a simpler and more humanistic health experience—for all individuals and their families.”

*Nate is based on real member experience. His name has been changed to protect his privacy. Individual program results shown may vary based on customer specifics and are not a guarantee of future results.
“Integration positions you for higher performance to address the persisting challenges in health care of improved affordability, health and experience.”

Jean-François Beaulé, Executive Vice President of Design and Innovation, UnitedHealth Group

A more complete picture of individuals’ health with integration

At a time when people are being empowered with more transparent information and more choice in almost all commercial transactions, companies in many industries are looking for ways to become increasingly customer-centric. The same trend has been playing out across health care, as individuals like Nate are gaining greater access to information and with it, an opportunity for control of their health care decisions. The full potential of integration takes hold with UnitedHealthcare’s singular focus on helping individuals make improved choices in all health moments, whether routine or complex.

Supported by teams skilled in health care delivery, UnitedHealthcare’s end-to-end ownership of a whole-health portfolio—from health care benefits to care providers—helps to deliver integrated solutions at scale to employee populations. Integrated medical benefits with specialty (dental, vision and financial protection), pharmacy and behavioral, may create opportunities to diagnose and manage chronic conditions sooner, identify and deploy the most clinically effective treatments, intervene early in behavioral issues, and more.

“Integration positions the client for higher performance to address the persisting challenges in health care of improved affordability, health and a simpler experience,” Beaulé says. “It’s just not about ownership of all components under one ecosystem, but rather a seamless orchestration of those components powered by enriched and secure data on a common connected platform.”

Employers realizing the benefits of integration found:

- Medical and pharmacy solutions working together to realize medical savings of up to 2%, with 21% higher engagement rates.²
- Collaborative medical and behavioral care for high-risk patients, leading to over $1,000 in medical savings.³
- About 18% higher predictive power allowing earlier identification of members to prevent health deterioration. Integrated clients may see a doubling of their clinical programs’ ROI.⁴
- Seamless integration of advocacy and clinical support for a 34% higher program referrals acceptance rate and less adverse outcomes with 8% lower inpatient admissions.⁵
- Engaged members in dental care averaging 21% less in medical costs per member per month (PMPM).⁶

### Nate’s journey

<table>
<thead>
<tr>
<th>Step</th>
<th>Description</th>
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<tbody>
<tr>
<td>1</td>
<td>Once identified for outreach, condition management and behavioral health services reach out to Nate.</td>
</tr>
<tr>
<td>2</td>
<td>A nurse enrolls him in a diabetes management program and conducts a behavioral health screening. He screens positive for depression.</td>
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<tr>
<td>3</td>
<td>He is referred to EAP and continuous education to manage his conditions. He connects with a PCP and behavioral therapist, and begins treatment plan to avoid shoulder surgery.</td>
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<tr>
<td>4</td>
<td>He’s successfully controlling his diabetes and blood pressure, seeking support for mental health needs and avoided shoulder surgery. And he’s back playing tennis.</td>
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Integrated medical and pharmacy solutions may realize medical savings of up to $25 PMPM."
Simpler health experiences through benefit integration

Employees’ satisfaction and engagement with their benefits is often tied to how simple and connected—or, how disconnected and complex—the experience is from end to end. Integrated benefits offer the opportunity for a unified experience across all care points whether virtual, on the phone or in a provider’s office.

Integration removes redundancies from multiple vendors handling individual benefits, freeing up resources to deepen the management of an employee population. For Nate, the nurse enrolled him in a diabetes management program and screened him for mental health conditions. When he screens positive for depression, the nurse helps connect him to a behavioral therapist. About 11% of patients with diabetes meet criteria for major depressive disorder and 31% experience significant symptoms of depression.8

“The effective management of chronic conditions such as diabetes, involves a significant amount of motivation to perform self-care—struggling with a mental health condition makes it even more challenging to manage. To treat the diabetes optimally, we have to treat the depression as well,” says Dr. Martin H. Rosenzweig, Chief Medical Officer, Optum Behavioral. “Helping the employee means being able to deliver both the medical and behavioral needs when and where they need it most.”

Studies show that improved health may translate to increased productivity in the workplace for employers. Employees who received outpatient care, coordinated by integrated medical and behavioral benefits with UnitedHealthcare, reported reduced absenteeism by 26% and reduced presenteeism by 36%.9

Similarly, UnitedHealthcare medical benefits integrated with pharmacy care services may assist physicians in closing gaps in care and provide patients with holistic support.

“When a care plan falls under both benefits, treatment strategies, as well as clinical and other support teams, are aligned for the employee,” said Paul Kiser, Senior Vice President, Client Relationships, Optum Commercial Markets. “Employers will see the benefit of a coordinated strategy in addition to a team of experts that are all aligned on their objectives as part of the account team.”

And employees like Nate have one point of contact if medications are required to manage his diabetes or emotional health needs. The benefits of this seamless experience are observed through lower emergency room costs by 11% and lower inpatient costs by 15%.10

Engaged employees with integrated behavioral benefits:

- reduced absenteeism by 26%
- reduced presenteeism by 36%

Employers with integrated pharmacy benefits:

- lower emergency room costs by 11%
- lower inpatient costs by 15%

Connecting health care experiences through integrated data

How did Nate’s journey to better health begin? He avoided going to see a health care provider for years, and felt run down: inside and out. After several ER visits for symptoms related to uncontrolled type 2 diabetes, a nurse specializing in condition management received an alert to reach out.

“We use a common clinical platform across the care continuum to identify evidence-based member needs, deliver consistent member messages to help reduce unnecessary noise in the system, and produce insights for each employee,” says Dr. Joel Feigin, Senior Vice President, Chief Medical Officer, UnitedHealthcare National Markets.

UnitedHealthcare draws insights from 1.5 trillion health transactions a year, and data from 222 million annual patient visits each year.11 Intelligence is drawn from those insights to augment and personalize each health moment in real time.

When employees call in for help, the advocate or care manager has a dashboard populated to holistically support them, including recommended care actions during the same call. In Nate’s situation, he was connected with a nurse specializing in condition management, and screened for depression and behavioral health needs.
Empowering employers to help their employees make informed health choices

Employers can understand the overall health of their covered population and how well clinical programs and health initiatives are working through UnitedHealthcare’s proprietary software Health Plan Manager™. It offers a one-stop comprehensive look at all health data, including medical, prescription and behavioral claims, population life stage/demographics, clinical and well-being, risk stratifications, and key network quality and utilization metrics. These unified insights enable employers to confidently make broad design plan changes as well as deploy targeted interventions.

Health Activation Index™ (HAI™)

Where the need is the highest, UnitedHealthcare analyzes the performance of health choices using its HAI tool. Across the population, the HAI tool reviews 53 high value health decisions (financial, clinical, resources) and summarizes them into a unique HAI score, where each +1% change equals 0.56% savings.12 Segmentation by life-stage, demographic and socioeconomic factors allows the client to effectively identify under-engaged groups. The integration opportunity allows for greater tailoring of the health experience with all available levers. High performing employers have saved up to 20% in costs by taking full advantage of this data-driven approach.13 “The more informed we are about a population, the more we can help you. We can create a health ecosystem for each employee. Then, we continue to feed it with data for a more complete picture of your population and how we’re taking care of them,” says Eric Meier, Senior Vice President, Client Relations at UnitedHealthcare. “We can also target interventions and track whether it’s helping to improve outcomes.”

HAI levels and medical cost correlation12

Risk adjusted PMPM medical cost

$368  $367  $345  $322  $296  $277  $251  $230  $208

<10%  20%  30%  40%  50%  60%  70%  80%  >90%

P Value: < 0.0001

Our HAI tool evaluates employee health ownership12

Finding opportunities for better results

Increasing HAI scores by 1% cost savings of .56%

Integrated benefits in action

Here’s how Nate’s unified care path helped get him on track. Seamlessly, the nurse designs a care plan broken down into personal goals that considers evidence-based opportunities, Nate’s preferences and the current status of his conditions.

She refers him to the Employee Assistance Program, and continuing education on diet, medication changes, and symptom management, and assists with family support opportunities. In addition, the nurse connects him with transportation to social work services, provides a plan to avoid shoulder surgery and helps him find a primary care physician, behavioral therapist and pharmacist.

He also enrolls in a clinically proven program to safely and sustainably reverse type 2 diabetes without medications or surgery. He receives a digital device for glucose monitoring, which the care team can track.

This personalization of care at UnitedHealthcare represents how experts in the health care industry recently described the shift in health plans as they adapt to the growing marketplace of non-traditional players and evolving relationships with consumers, employers, government and providers.14 They predict health plans will focus on well-being and care using multidimensional data to influence individuals toward better health. Products will balance traditional population-level risk with resources that are easy to use, based on individual needs. “At UnitedHealthcare, we see this movement as evolving from ‘health consumerism’ to ‘health companionship,’ leading with a more human centered experience,” Beaulé says.
Achieving health ownership for better outcomes and cost savings

It requires a significant effort and motivation to maintain his health, but Nate now has the necessary skills to stay healthy. Having the trust in a simple health care experience, he can now focus on the more important aspects of life including being able to enjoy time with family and friends as well as being fully present at work.

For over 2 years, the nurse has guided him through managing his shoulder pain without surgery, controlling his diabetes and blood pressure, and adhering to changes to prescriptions for medical and behavioral conditions.

Employers making a long-term commitment to their employees’ health and well-being through the power of integration can expect these types of results. It’s estimated Nate’s employer saved about $27,000 and his productivity at work improved, as well.15

“Given the level of health plan performance that employers seek to achieve at scale, integration is an increasingly critical component to realizing this goal,” said Beaulé. “Beyond connecting the benefit pieces together, the goal of integration is to make the health experience a more human one. It reaches a more matured state of performance with the focus on the individual experiencing good health choices at every health moment opportunity in their life journey, wherever that care is delivered.”

Integrating specialty benefits

Many employees value specialty benefits including vision, dental and financial protection, and employers can offer them with little or no additional cost. Another way UnitedHealthcare could have engaged Nate is if his employer had integrated vision benefits.

With ownership of both medical and vision data, UnitedHealthcare can help connect members with chronic conditions to their PCP and disease management programs when concerns arise from an eye exam. Employees are 4 times more likely to get a vision exam than a physical.16

At-risk members, who have not had an eye exam in over a year, are proactively encouraged to see their eye care provider. The vision provider also receives medical information and a recommendation for a dilated eye exam. From every exam, the diagnostic and procedure data triggers proactive outreach if needed from disease management programs such as diabetes. Diabetes can affect the tiny blood vessels connected to the retina.

“With growing evidence of a link between oral and eye health to overall health, as well as to an array of chronic medical conditions, integrating specialty benefits may prove valuable to employers and employees,” says Larry Ciembroniewicz, Product Director, Specialty Benefits, UnitedHealthcare.

The benefits of integrated medical and vision benefits include:17

- 15% better identification of chronic conditions
- $1.67 medical claim savings PMPM
- 57% of at-risk members reengage with their PCP after seeing an eye care provider
- 20% lower costs for employers with highly activated individuals vs. average individuals13
Learn more

Contact your UnitedHealthcare representative