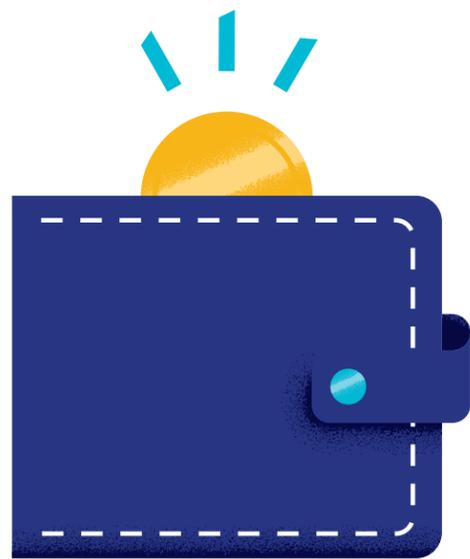




# Controlling costs — it's all part of the plan

Health care spending in the U.S. is expected to reach \$6 trillion by 2028, or 20% of GDP.<sup>1</sup> Even more noteworthy: 25% of that spending is wasteful, due to overtreatment or low-value care, fraud, abuse and other factors.<sup>2</sup>

With the capabilities, data and analytics needed to address the big issues in health care, UnitedHealthcare is committed to helping eliminate wasteful spending, so employers can achieve better outcomes and lower their total cost of care over time.



## Strategies built to drive more health care value for employers



### Clinical and care management

- Proactively identify and manage high-cost conditions
- Help employees make more informed choices about their health and health care
- Help reduce unnecessary care

#### CHALLENGE

**38% of consumers made less than optimal health choices<sup>3</sup>**

#### SOLUTION

Use clinical data to identify employees at risk of 100+ conditions and deliver nurse support to help limit or prevent the condition:

**Up to \$14.05 potential savings**

per member, per month (PMPM) with Personal Health Support<sup>4</sup>



### Network and product design

- Support the provider-patient relationship
- Reduce out-of-network usage and costs
- Expand and encourage use of virtual care

#### CHALLENGE

**19% of adults were less likely to get preventive screenings when they didn't have a PCP<sup>5</sup>**

#### SOLUTION

Design plans with primary care provider (PCP) selection requirements and incentives like \$0 copays for PCP visits:

**15% lower costs for employers**

with a NexusACO<sup>®</sup> health plan<sup>6</sup>



### Employee engagement

- Provide incentives built to help improve health behaviors
- Deliver more personalized, targeted communications
- Proactively direct employees to next-best actions

#### CHALLENGE

**~73% of adults are considered overweight or obese<sup>7</sup>**

#### SOLUTION

Give employees no-cost access to a weight loss program with a success kit, health coach and digital support:

**12% lower medical costs**

and 2.3:1 ROI in 3 years for employers offering Real Appeal<sup>®8</sup>

## More ways UnitedHealthcare makes lower costs possible

### Payment integrity

**\$31 PMPM**

gross savings from all programs<sup>9</sup>



UnitedHealthcare payment integrity savings methodology independently validated in 2022.

### Integrated benefits

**\$28 PMPM**

overall medical claim savings through medical-pharmacy integration<sup>10</sup>

### Higher-quality providers

**\$27 PMPM**

lower risk-adjusted costs for members who use UnitedHealth Premium<sup>®</sup> designated physicians than those who don't<sup>11</sup>

Contact your broker, consultant or UnitedHealthcare representative for more details

UnitedHealthcare

<sup>1</sup> UnitedHealth Group sustainability report, 2019.

<sup>2</sup> Shrank WH, et al. Waste in the U.S. Health Care System: Estimated Costs and Potential Savings. JAMA. 2019.

<sup>3</sup> UnitedHealthcare National Accounts BoB, 2019.

<sup>4</sup> Medical cost savings per member per month—compares base configuration of PHS 2.0 to recommended configuration with most common add-ons. Average savings across UnitedHealthcare BoB as of June 2020. Actual results will vary.

<sup>5</sup> PCP Attribution and Quality: HEDIS Preventive Measures analysis—Cohort Comparison. Analysis on 2017 member PCP attribution and gap closure data.

<sup>6</sup> Accountable Care Organizations (ACOs) are integrated groups of health care providers including primary care physicians, specialists and facilities that work together to improve health outcomes, lower costs and increase patient satisfaction.

<sup>7</sup> Centers for Disease Control and Prevention (CDC). Obesity and Overweight. Available: <https://www.cdc.gov/nchs/fastats/obesity-overweight.htm>. Accessed: Jan. 20, 2021.

<sup>8</sup> Horstman CM, Ryan DH, Aronne LJ et al. Return on Investment: Medical Savings of an Employer-Sponsored Digital Intensive Lifestyle Intervention for Weight Loss. Obesity 2021;29.4:654-661. DOI: <https://onlinelibrary.wiley.com/doi/full/10.1002/oby.23117>.

<sup>9</sup> Savings based on 2021 UnitedHealthcare ASO data analysis.

<sup>10</sup> Study based on 2020 analysis of 91 – 100+ UnitedHealthcare national account client data. This study assumed a client was working from a 'bare minimum' (no pharmacy, PHS 2.0 and Advocate4Me® Core). If they added clinical, pharmacy and Advocate4Me Elite or Premier, there is a potential savings of up to \$28 PMPM. This is not a guarantee. Actual guaranteed savings will vary based on benefit, program design and population size.

<sup>11</sup> 2019 UnitedHealthcare Network (Par) Commercial Claims analysis for 172 markets. Rates are based on historical information and are not a guarantee of future outcomes.

Real Appeal is a voluntary weight loss program that is offered to eligible members at no additional cost as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Results, if any, may vary. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

The UnitedHealth Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com®. You should always visit myuhc.com for the most current information. **Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician.** Please visit myuhc.com for detailed program information and methodologies.

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