



# Care, one member at a time

To attract and retain top talent, employers need to deliver on today's employee expectations—with benefit strategies shaped in large part by the social and economic challenges that arose from the COVID-19 pandemic.

With employees now drawn to employers that demonstrate a greater commitment to individual employee well-being, a member experience designed to meet each employee where they are is key to a successful health benefits strategy.

To learn more, contact your broker, consultant or UnitedHealthcare representative



## A more personalized approach to member experience

In today's economy, more appealing jobs are plentiful. To remain competitive, employers are retooling health-related benefits to demonstrate a stronger commitment to employee well-being.



### Virtual care

Making care more accessible anytime, anywhere, through expanded virtual health solutions for urgent and primary care, remote monitoring and more



### Physical and mental health

Expanded in-person and virtual behavioral health provider networks; working to reduce stigma



### Health equity

Giving everyone access to what they need to achieve better health; eliminating unjust barriers to health care



### Employee experience

Improving how employees engage with and access wellness programs, especially digitally, with apps focused on financial wellness, exercise, mental health and more



### Childcare

Expanding existing benefits and adding new ones, such as on-site care centers and discounted test prep and tutoring



### Benefit flexibility

Making more options available to help meet the needs and preferences of a diverse, multigenerational workforce

**“Investing in advocacy and employee well-being is how employers can demonstrate the values employees are looking for: personalization, compassion and the sense that someone is looking out for them.”**

**Rebecca Madsen**  
Chief Consumer Officer  
UnitedHealthcare

# 7 out of 10

employers said integrating well-being into their health benefits package is their top priority this year and beyond<sup>1</sup>

<sup>1</sup> Willis Towers Watson 2021 Benefit Trends Survey. Available: <https://www.wtwco.com/en-US/News/2021/09/us-employers-to-rethink-employee-benefit-strategy-willis-towers-watson-survey-finds>. Accessed: April 26, 2022.

# Meeting each member where they are

Through a simplified, end-to-end approach to member experience built around today's employee expectations, our goal is to support well-being by making health care more personal—one member at a time.

## Guiding members to quality care

Navigating health care can be stressful. We're working to help simplify it all with 1-on-1 guidance and expanding access to care.

### Advocate support

Advocate4Me® gives employees proactive and personal guidance across a range of health care needs:

- Financial and benefits (claims)
- Clinical and complex care support
- Social determinants of health (SDOH)

**39%**

of clinical program enrollees are referred by advocates<sup>2</sup>

## Innovating access with more virtual options

- Urgent and primary care
- Behavioral health
- Virtual-first health plans
- Condition-specific remote monitoring and testing
- Virtual ACO clinic with Level2® diabetes program

**75%**

of employers expanded virtual health offerings during the pandemic<sup>3</sup>

## Managing health care costs

With strategies and tools built to help ease employees' first-dollar costs, quality care may be more affordable.

**Care Cash®**  
preloaded debit card  
to help cover certain eligible health care expenses

- \$200/year for individuals
- \$500/year for families



### Digital tools

On myuhc.com® and the UnitedHealthcare® app, employees have access to:

- Real-time cost information
- “Ways to save” messaging on claims over \$400
- Search results identifying UnitedHealthcare Premium® Care Physicians

**10%**

lower total cost of care with Premium Care Physicians<sup>4</sup>

## Delivering a whole-person approach

The pandemic reinforced the need for easier access to support for mental health and SDOH-related issues such as lack of access to affordable food, housing and transportation.

**4 in 10**

U.S. adults reported feeling anxious or depressed during the pandemic<sup>5</sup>

**53%**

of respondents reported being affected by at least one SDOH<sup>6</sup>

Providing attentive member support means going beyond medical issues to address behavioral health and social barriers that may make it harder for some members to get healthier.



### Expanded network

269,000+ behavioral health network clinicians,<sup>7</sup> including 73,000+ virtual providers<sup>8</sup>



### Faster intervention

Through apps with on-demand support for stress, anxiety and depression



### SDOH support

>50% of SDOH-related offers of support via Advocate4Me have been accepted<sup>9</sup>

<sup>2</sup> UnitedHealthcare Advocate4Me performance reporting, 2021. Results not guaranteed.

<sup>3</sup> Business Group of Health 2022 Large Employers' Health Care Strategy and Plan Design Survey, Aug. 2021.

<sup>4</sup> Savings estimates as of Nov. 2021. UnitedHealthcare Network (Par) Commercial Claims analysis for 172 markets. Figures are based on book-of-business results and represent the national average expected cost differential between Premium Care Physicians and non-Premium Care Physicians for entire episodes of care. Actual savings achieved will vary by customer depending on geographic availability and customer-specific service mix. All figures and estimated savings represent historical performance and are not a guarantee of future savings.

<sup>5</sup> Mental Health, Substance Use, and Suicidal Ideation During the COVID-19 Pandemic—United States, June 24-30, 2020. Centers for Disease Control and Prevention. Available: <https://www.cdc.gov/mmwr/volumes/69/wr/mm6932a1.htm>. Accessed: May 24, 2022.

<sup>6</sup> McKinsey 2019 Social Determinants of Health Survey.

<sup>7</sup> Behavioral Health Source of Truth; SURE Network Summary Dashboard, Q3 2021; Karimzadeh, Sept. 28, 2021.

<sup>8</sup> SURE Dashboard, DuBois, updated Sept. 28, 2021.

<sup>9</sup> UnitedHealthcare internal analysis of participating employers, 2021.

Advocate4Me services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through Advocate services is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Advocate services are not an insurance program and may be discontinued at any time.

Care Cash provides a pre-loaded debit card which can be used for certain health care expenses. If the card is used for ineligible 213(d) expenses, individuals may incur tax obligations and should consult an appropriate tax professional to determine if they have such obligations. The information provided in connection with Care Cash is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional to determine what may be right for them.

Note: Due to physician licensing restrictions, virtual primary care is only available within the member's state of residence. If the member's location is outside of their state of residence, virtual visits for primary care will be provided as a 24/7 Virtual Visit provided by Optum Everycare Now™ or American Well (Amwell).

The UnitedHealthcare 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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