



The future of virtual care comes into view

Virtual care is becoming a key part of an integrated member-centric benefits experience delivering greater access, convenience and value

Virtual care's potential to reshape the health care delivery landscape and patient experience is clearer than ever. The COVID-19 pandemic mainstreamed virtual health and the momentum continues as it becomes a part of the health care ecosystem.

Demand continues to be robust. Nearly 90% of Americans surveyed in 2021 said they want to continue using virtual care for non-urgent health needs.¹ Among UnitedHealthcare members, total virtual visits in 2021 were about equal to 2020, and utilization remains similar so far this year.

And this is just the beginning of a new era of virtual health, including virtual care in real-time interactions and the transfer of patient information digitally with a provider, which helps to provide greater access and convenience, and member-centricity.

As a new post-pandemic normal emerges, virtual care is poised to play a key role across the delivery spectrum, urgent, primary, behavioral and specialized care such as chronic disease management, physical therapy and even dentistry.

“Virtual is all about opening up doors to drive accessibility, convenience and affordability—really making health care simple for the member,” says Pat Keran, Vice President of Product & Innovation at UnitedHealthcare. “It’s not for everyone, but it provides another channel people can access to supplement other types of care.”

Along with supporting better outcomes, virtual care can help control costs. Virtual care visits can be less expensive for patients when linked to low copay or zero copay plans and providers can offer virtual care with lower overhead.

Almost \$250 billion in annual health care spending can potentially be shifted to virtual settings in the U.S.³—about 20% of all outpatient, home health and emergency department spending across Medicare, Medicaid and commercial plans.

“It’s likely we’ll see health plans incentivizing members to continue to utilize that virtual channel wherever appropriate,” Keran says.



76%

of employers grew their virtual care offerings due to COVID-19²

Evolving beyond urgent care needs

Virtual care is vital for making health care more accessible. In both rural and urban communities, people may face significant barriers to accessing the care they need. Transportation challenges, inflexible working hours, a lack of childcare —these and other social determinants of health all pose obstacles.

“It’s hard enough for some people to see their doctor once a year,” says Dr. Donna O’Shea, Chief Medical Officer of Population Health Management at UnitedHealthcare. “If you have a chronic condition and you need to check in with your doctor every month or every quarter, it can be really burdensome. But people now recognize that access to care is challenging for so many patients.”

Convenience and equity, then, can be two sides of the same coin. By widening access to providers, virtual offerings can foster stronger primary care provider relationships and better chronic disease management, ultimately supporting improved health outcomes, O’Shea says.

As virtual care offerings become more integrated into the full spectrum of medical and behavioral care, a new care delivery model is emerging—one that seamlessly connects members to virtual or in-person services, depending on their needs.

“We want to meet members where they are to drive engagement and improved outcomes,” O’Shea says. “Some employees may never use virtual care, but more and more at all ages are going to really want and be thankful for that option.”

“The goal of virtual offerings isn’t to replace traditional in-person care. Rather, the benefit lies in evolving health care systems to be more consumer-centric.”

Dr. Donna O’Shea

Chief Medical Officer
Population Health Management
UnitedHealthcare

Virtual care benefits that meet employees where they are

Most employers believe virtual care will play a significant role in how health care is delivered in the future. So how can employers incorporate these offerings into their benefits?

For starters, employers should make sure virtual care options go beyond urgent care. Primary care, for example, represents a huge area of opportunity for employers with highly mobile and increasingly remote workforces. The global mobile workforce, employees not bound by a central physical location, is estimated at 1.87 billion workers this year.⁴

“Embracing a fully integrated hybrid benefits model makes sense from both value and equity standpoints. The ability for members to connect with primary care, urgent care and specialty care virtually, regardless of where they are within the U.S., is really important.”

Pat Keran

Vice President of Product & Innovation
UnitedHealthcare

At the same time, it’s important to recognize that many members may only associate virtual care with episodic or urgent care, he says. And may misperceive virtual care as inferior to in-person care. Member education is crucial.

“We work to help employers and clients understand that the quality of care is still at the same level as in-person care,” Keran says. “Virtual is just a different way of delivering it. Evolving to include remote monitoring devices to measure a patient’s vitals during a visit could help reshape perceptions of virtual care.”

But more broadly, employers should view virtual care as part of their commitment to expanding employee options. And not only with respect to how members receive care. Virtual care can dramatically expand provider networks.

The behavioral health realm is a case in point. Demand for mental health services has risen sharply since the pandemic began, creating provider shortages in many areas of the country. By connecting employees to providers beyond their immediate area, virtual care can help meet urgent mental health needs.⁵

Behavioral health care is a major area of recent virtual care growth among UnitedHealthcare members with about two-thirds of members’ behavioral health visits conducted virtually in 2021.

What's next in virtual care?

In the coming years, comfort with virtual care among both employees and providers will further evolve the U.S. health care landscape. A growing number of members will be able to advance their care in their preferred way, whether virtual or in-person, as a growing number of primary and specialty care providers offer virtual options.

“The expansion of virtual care presents an important opportunity to support members’ health through more convenient care,” O’Shea says. “We need to make it simpler for people to stay healthy. Virtual is like saying, ‘I have my doctor with me whenever I need him or her.’”

Physical therapy, for example, will be increasingly virtualized and integrated with cutting-edge technology. UnitedHealthcare launched virtual physical therapy in partnership with Kaia Health this year.⁶ Kaia’s app gives patients AI-based feedback on their exercises to support correct movements. Clinical studies showed that this digital treatment offered more pain reduction than what a control group experienced. Those kinds of results help set the stage for a broader array of virtual care services to go mainstream.

“With a younger generation comprising more and more of the workforce, there’s a wave of societal change coming. We’re going to see people as empowered in health care as they are in other areas of life.”

Samantha Baker

Vice President Consumer Digital Health & Engagement
UnitedHealthcare

Baker says she imagines a near-future when lab kits are sent to a patient’s home for self-administering with guidance from a virtual provider. Or if a child chips a tooth on an evening or weekend, a parent could turn to a virtual visit for dentistry for an assessment instead of making an expensive trip to the ER. As the types of available virtual services continue to expand, a centralized and simplified digital experience will become essential.

“We envision the member walking in the front door—our mobile app—and helping that person navigate to the types of benefits and care they need in as few steps as possible,” she says.



Learn more

Contact your broker, consultant
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¹ Most consumers want to keep telehealth after the COVID-19 pandemic, Healthcare Finance. April 12, 2021.

² Health Equity, Impact of Pandemic Among Large Employers' Top Concerns, Says 2022 Health Care Strategy and Plan Design Survey. Business Group on Health, Aug. 25, 2021.

³ The next frontier of care delivery in healthcare. McKinsey & Company. March 23, 2022.

⁴ What is a mobile workforce? IBM. Accessed on May 9, 2022.

⁵ Demand for mental healthcare is rising: 6 poll findings to know. Becker's Hospital Review. Nov. 1, 2021.

⁶ UnitedHealthcare, Kaia Health launch a new virtual physical therapy program. Insider Intelligence. April 11, 2022.

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 information provided through Back Pain Solutions and/or the Kaia app are for informational purposes only. Kaia staff cannot diagnose problems or suggest treatment. The program and app are not a substitute for your doctor's care. Members are encouraged to discuss with their doctor how the information provided may be right for them. Your health information is kept confidential in accordance with the law. Back Pain Solutions and Kaia app are not an insurance program and may be discontinued at any time. This program and its components may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply.

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