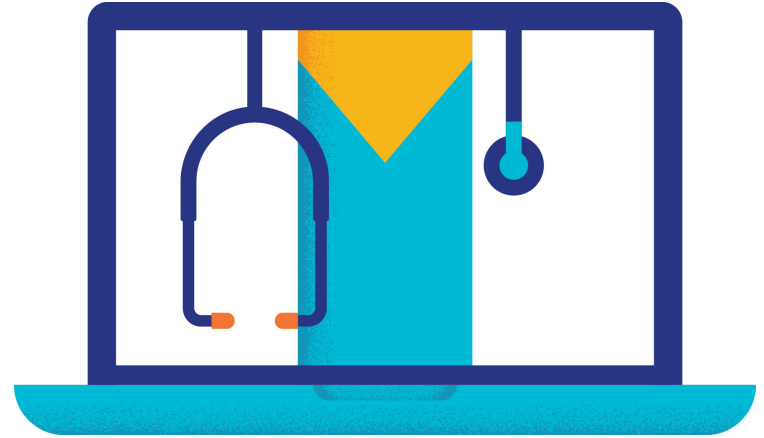




# The future of virtual health is now



Virtual health is now a key part of an integrated member-centric benefits experience that aims to deliver greater access, convenience and value.

With the power to provide fast, convenient and on-demand access to care—without leaving the home or workplace—it’s no wonder that the demand for virtual care continues to grow. In fact, nearly 90% of Americans surveyed in 2021 said they wanted to continue using virtual care for non-urgent health needs.<sup>1</sup>

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

Virtual health plays an important role in the member experience and has evolved beyond on-demand and primary care to additional areas, such as health and well-being needs and specialized areas of focus. Moving forward, it will be about building on this momentum through incremental improvements and new offerings intended to help solve some of health care’s biggest challenges.

“At UnitedHealthcare, we are making it easier and more affordable for millions of our members to remotely connect with care providers for various treatments,” says Karen Silgen, general manager and vice president of virtual care at UnitedHealthcare. “Recent advances have helped expand the use of virtual health from delivering care to people who are sick to also focusing on preventing and detecting disease before it starts.”

Along with supporting better outcomes, virtual health can help control costs. Virtual health 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 \$250B in annual health care spending can potentially be shifted to virtual settings in the U.S.<sup>3</sup>—about 20% of all outpatient, home health and emergency department spending across Medicare, Medicaid and commercial plans.

“The ability for members to connect with primary care, urgent care and specialty care virtually, regardless of where they are, is really important,” says Silgen. “Moving forward, we expect more employers and health plans will encourage members to leverage virtual health resources when appropriate, including through benefit designs that incentivize people to do so.”

# 74%

of employers said virtual health will have a major impact on care delivery in the future<sup>2</sup>

# Removing barriers to care and advancing health equity

Virtual health 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.”

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 health solutions 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 health, 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

## Meeting employees where they are

At the core of virtual health is convenience. Employees want their health care experience to be as simple and convenient as other consumer experiences.

While virtual health has come a long way over the past couple years, it begs the question: what’s next?

As health plans continue to innovate and bring new solutions to market, employers will want to consider diversifying and adding new offerings to their portfolios.

A critical piece of that is understanding how employees prefer to receive care.

For instance, some employees may prefer to stick to traditional in-person care models while others gravitate toward virtual care or even home-based care options in which a health care professional or nurse comes to their home to administer care. There are also employees who are embracing retail clinics. They like the idea of being able to get their health care visit and shopping done in 1 trip.

Finding solutions that meet the evolving needs, expectations and preferences of a multigenerational workforce will be key for employers moving forward.



**59%**

of consumers said having a convenient health care experience is more important than having a designated health care provider<sup>4</sup>



**88%**

satisfaction among those who received home-based care<sup>5</sup>



**55%**

of consumers said they would be likely to or might use a retail clinic for preventive care<sup>6</sup>

# What's next in virtual health?

In the coming years, comfort with virtual health 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 health 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.’”

**“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

Chief Consumer Officer  
UnitedHealthcare Employer & Individual

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 or UnitedHealthcare representative or visit [uhc.com/broker-consultant](https://uhc.com/broker-consultant) and [uhc.com/employer](https://uhc.com/employer)

# United Healthcare

There for what matters™

<sup>1</sup> Most consumers want to keep telehealth after the COVID-19 pandemic, Healthcare Finance, April 12, 2021.

<sup>2</sup> Cancer Now Top Driver of Employer Health Care Costs, Says Business Group's 2023 Health Care Strategy and Plan Design Survey, Business Group on Health, Aug. 23, 2022.

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

<sup>4</sup> 55% Of Americans Say They'd Use Retail Clinics, But Few Actually Do, New Report Shows, Forbes, Nov. 14, 2022.

<sup>5</sup> Consumers, coalitions are driving the push to bring health care services to the home, Health Evolution, Jan. 26, 2022.

<sup>6</sup> Convenience, Technology Use Can Boost Patient Satisfaction, PatientEngagementHIT, Feb. 16, 2022.

Virtual primary care are services available with a provider via video, chat, email, or audio-only where permitted under state law. Virtual primary care services are only available if the provider is licensed in the state that the member is located at the time of the appointment. Virtual primary care is not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Certain prescriptions may not be available, and other restrictions may apply.

Virtual Specialists are services available with a provider or coach via video, chat, email, or audio-only where permitted under state law. It is not an insurance product or a health plan. Virtual Specialists are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Certain prescriptions may not be available, and other restrictions may apply. 24/7 Virtual Visits is a service available with a provider via video, or audio-only where permitted under state law. It is not an insurance product or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.