



Delivering a simplified member experience that fuels engagement



From new digital strategies to high-touch advocacy and support, UnitedHealthcare is creating an experience designed to connect each employee to better health and financial decisions.

Employees and their families have more opportunities than ever to play an active role in managing their health—whether it’s accessing health plan information online, reaching a provider through virtual care or managing a chronic condition assisted by digital devices with a care team.

These programs and tools may lead to greater employee engagement and ultimately a healthier workforce. But employees often have difficulty taking full advantage of their benefits. In fact, about 60% of new member respondents have said they don’t have a good understanding of their health plan.¹

UnitedHealthcare is taking steps to help simplify and improve their experience—starting with guiding new members to customized information about their benefits. Through advancements in digital strategy, analytics and personalization, employees continue to receive support designed to help them find and choose effective options for care.

“Health care is personal. We have a great burden of responsibility to help people in stressful and challenging times,” says Rebecca Madsen, Chief Consumer Officer with UnitedHealthcare.

At the core of its work to build a best-in-class member experience, the people of UnitedHealthcare focus on addressing pressing pain points for employees, including:

“When we talk about reducing medical costs and engaging members — the key to the lock is member experience. It’s showing that we’re looking out for our members at all points on their health care journey.”

Rebecca Madsen,
Chief Consumer Officer,
UnitedHealthcare



Understanding coverage



Reducing cost and avoiding surprise bills



Accessing quality care



Managing complex conditions

Offering resources to understand benefits, costs and coverage

Laying the foundation to help employees understand their health plan is an essential first step when cost and coverage drive 60% of a member's experience.²

"The number one thing that drives unease in health care is the unknown—not knowing what to expect or how much it will cost. It creates a feeling of powerlessness. How do you take back that control as a user of health care?" says Jeff Greely, Vice President, Digital Product with UnitedHealthcare.

A digital front door

Digital resources available to employees can help. New UnitedHealthcare members receive information to get started even before their plan's effective date. When they sign in to the member website myuhc.com[®], they can view personalized onboarding and claims videos. This one-stop, self-service resource includes a plan- and geographic-specific provider search tool to find network, quality and cost-efficient providers, program recommendations, claims information and personalized recommendations on the employee's dashboard, such as clinical programs, screenings and medication information.

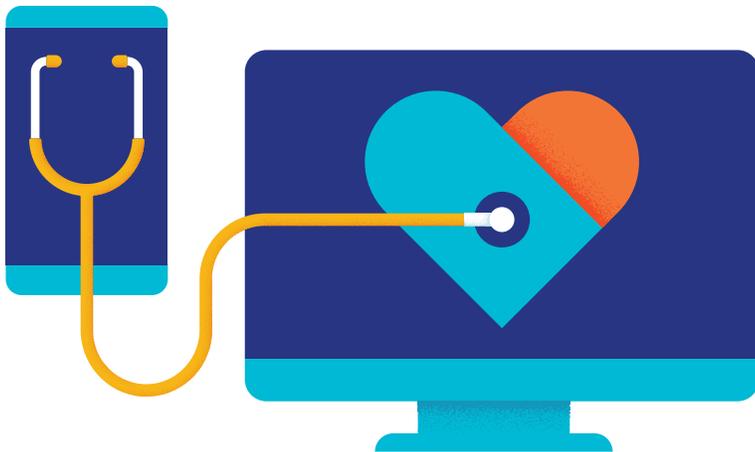
Compassionate support

When questions arise, one way employees can find answers is through the **Advocate4Me**[®] service. When advocates assist employees, they see a comprehensive health profile, including previous interactions with advocates and how they've utilized the health system.

When employers integrate medical benefits with pharmacy, behavioral and specialty benefits, this enables advocates to go beyond benefit and claims questions. They can help employees enroll in clinical programs or other tools when applicable—helping employees utilize more of their benefits. In fact, 57% of clinical programs offered in **Advocate4Me** are accepted.³

"When we have all the systems under one roof, this allows us to connect the dots and potentially get a member into a clinical program sooner for a better outcome and cost savings," Madsen says.

UnitedHealthcare's recently expanded Elite and Premier models offer a more personalized end-to-end experience for employees. Employers also receive client-specific reporting to show health outcomes from advocacy efforts. In addition to the potential savings with **Advocate4Me**, the Elite and Premier models may lead to another 2 to 4% in total cost of care medical savings.⁴



“Digital can provide employees more control; it can have a snowball effect and start to tackle the root problems in the health care system.”

Jeff Greely,
Vice President, Digital Product,
UnitedHealthcare

Deploying services to help reduce costs and avoid surprise medical bills



Offering digital solutions is also an essential step in improving the health care experience for employees and providers. It allows UnitedHealthcare to offer crucial information at key decision-making moments—designed to help employees make more informed care and financial choices.

Real-time transparency

For example, **Point of Care Assist**[®] is designed to integrate a patient’s UnitedHealthcare health records with a provider’s Electronic Medical Records (EMRs). It gives the provider real-time insights on care needs and the employee’s specific benefits, which may help reduce costs for the employee.

When providers make referrals, they can view designated physicians who are part of the UnitedHealth Premium[®] program.

These physicians have demonstrated their ability to deliver quality, cost-efficient care.

In addition, employees can find UnitedHealth Premium Care Physicians through the provider search on myuhc.com.

“By entering into the actual workstream of a provider with **Point of Care Assist** or the transaction stream of the consumer, we can help them make decisions in a direct way—it’s advantageous for everyone,” says Dr. Gerald Hautman, Chief Medical Officer with UnitedHealthcare National Accounts.

Aligning with consumer trends in other industries, delivering improved transparency also helps employees avoid or address cost surprises, either directly or through providing cost information to a provider. UnitedHealthcare’s core offerings that address this include:

Naviguard[™]

A service designed to lower out-of-network (OON) costs significantly, while giving employees someone to turn to when surprise bills arrive. This is particularly helpful when employees visit network facilities and they are treated by an OON provider without having a choice in the matter.

A teal downward-pointing arrow is positioned to the left of the text "70%".

Typical OON savings off billed charges with Naviguard⁵

PreCheck MyScript[®]

A technology embedded within a physician’s existing EMR system that shows what medications are covered, highlights any lower-cost options that are clinically appropriate, and calculates exactly how much they will cost based on an employee’s plan to help the provider and employee make a more informed decision.

A teal downward-pointing arrow is positioned to the left of the text "\$225".

Average savings per prescription with PreCheck MyScript when lower cost alternative selected ⁶

Helping employees access quality, cost-efficient care

While data can highlight issues and anomalies such as a high prevalence of a chronic condition in an employee population, it's the analytic scientists at UnitedHealthcare who can look across very complicated data systems—including medical, pharmacy, advocacy and clinical—and translate that data into actionable insights. And, they are finding key opportunities to help improve the delivery of quality, cost-efficient care.

Research on the drivers of positive health outcomes highlight that access and quality of clinical care contributes only about 20% toward overall positive health, while social determinants of health such as employment, family and social support, and community safety are twice as impactful. In addition, values, perceptions and behaviors vary across generations and cultural groups.⁷

“It's critical to look at the sub-populations of an employee population to pinpoint precise opportunities. It can be market, age, gender or geography, or things we need to know from the employer like division, job type or salary grade,” says Craig Kurtzweil, Vice President, Center for Advanced Analytics at UnitedHealth Group.



80%

of health outcomes are driven by social determinants of health⁷

Targeted outreach

Actionable findings from analytics allow employers to implement targeted interventions working with their account executive and team, or through **UnitedHealthcare Engagement Solutions**, a full-service consulting and creative agency that creates customized multi-channel campaigns and communications.

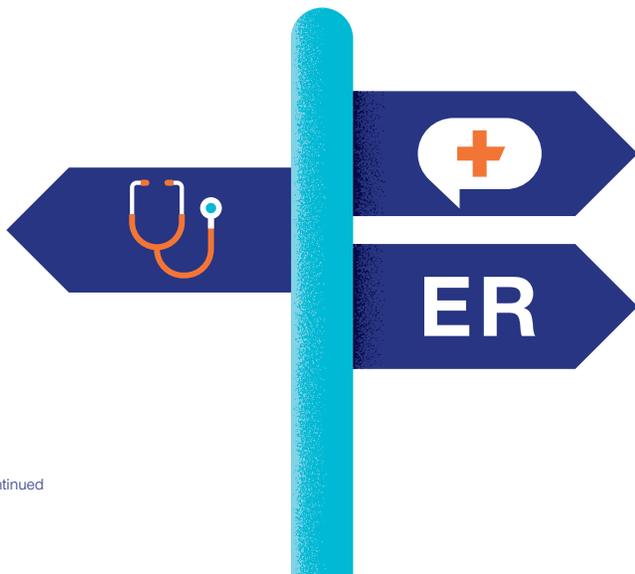
The Engagement Solutions team leverages UnitedHealthcare's proprietary models and advanced analytics team to identify the members to target and the most impactful call to action. This can include plan selection and helping employees take specific health and wellness actions such as not using the ER for non-emergency situations. Performance measurements are shared for all targeted campaigns.

For example, over 50 large employers, businesses with more than 3,000 employees, requested materials designed to help employees better understand the reasons to avoid the ER for non-emergency care in 2019. The campaigns educated employees on where to go for care, while layering in targeted communications for those who had highly utilized or unnecessarily utilized the emergency room to inform future decision-making. These efforts resulted in \$4.4 million in savings for these employers.⁸



\$4.4M

saved by large employers who used targeted employee campaigns about avoiding the ER for non-emergency care in 2019⁸



“We can find individuals on their health journey with their challenges and opportunities, and be there to help them. Our clients want us to equip members with better information before specific health care decisions arise.”

Cheryl Mau,
Vice President, Engagement Solutions,
UnitedHealthcare

Delivering dedicated support for complex conditions

While personalization can mean targeted messaging for some employees, for other employees it can translate to providing a greater level of support. For families of children with special needs, the Special Needs Initiative offers a single point of contact through the **Family Engagement Center**[®]. A dedicated team of multidisciplinary experts across UnitedHealthcare and Optum also help the family find specialty providers, manage claims and preauthorization issues, and connect them to community resources.

The ability of the Special Needs Initiative to help simplify the member experience has been applied to **Complex Care Concierge**, a new specialized and coordinated system of care tailored to adults with complex health needs. A pilot study has shown promising results with an outbound engagement rate of 68% compared to a standard outbound engagement rate of 20%.¹⁰

For patients with complex health needs, the top 3 to 5% of this group face challenges navigating the system reporting 5 times the number of claims and the top 1% drives more than 30% of health care costs.¹¹ The program transforms their experience by:

- Coordinating care with providers and the health plan on the employee's behalf.
- Supporting the employee and their family with one point of contact and **Family Engagement Center** support.

"The advocates [in **Complex Care Concierge**] know the smallest details of a member's care plan, which helps them proactively direct and problem solve on the member's behalf. This may reduce waste and improve the member experience," Hautman says.

Families in the Special Needs Initiative program have seen⁹

↓ 23%

reduction in appeals

↓ 16%

reduction in inpatient visits



Using technology to support better health outcomes

As consumers expect more convenience and simplicity in health care, the COVID-19 pandemic demonstrated that virtual care was one way to help make this happen. The number of UnitedHealthcare telehealth visits grew from nearly 1 million in 2019 to over 22 million during 2020.¹²

This year, virtual care options have expanded beyond offerings such as urgent care and behavioral needs to primary care physicians. This enables employees and covered family members who may not have an in-person PCP to choose a Virtual Primary Care physician and develop an ongoing relationship.

The move to telehealth also significantly expands UnitedHealthcare's ability to monitor high-risk employees in their home and provide important home-based interventions.¹³ In turn, technology such as wearables, sensors and digital health apps may influence the personal accountability of employee populations.¹⁴

"We're recognizing wearables as a tool to help behavior modification, but not as the solution in of itself," Hautman says. "The question becomes how can we wrap around other assets such as the data stream and clinical support to keep the member engaged."

A new program combining these elements for a better member experience is Level2[®] — an innovative therapy that equips eligible participants with type 2 diabetes with integrated tools that include a mobile continuous glucose monitor (CGM), activity tracker, app-based alerts and one-on-one clinical coaching to help encourage healthier lifestyle decisions, such as food choices, exercise and sleep patterns. The information is used in tandem with an employee's medical and pharmacy claims, laboratory data and medical records.

Simplifying the member experience at every step

“At the fundamental level, advocacy is understanding the member’s journey and knowing who they are and what they’re doing in their journey—we’re here to help members make more informed decisions along the way,” Madsen says.

Employees engage with solutions and tools in different ways depending on their state of health. UnitedHealthcare may proactively reach out when the goal is to help maintain a healthier lifestyle, or provide more supportive services when managing a complex health condition.

“The next level of the health care experience is personalization. It’s driven through machine learning and AI. We have the ability to make sense out of the vast amounts of data to personalize experiences versus one size fits all.”

Jeff Greely,
Vice President, Digital Product,
UnitedHealthcare



Learn more

Contact your UnitedHealthcare representative

**United
Healthcare**

What care can do™

¹ UnitedHealthcare new member tracking survey, 2019.

² UnitedHealthcare internal Consumer Competitive Benchmark study, 2020.

³ UnitedHealthcare study of large employer clients 2018. UnitedHealthcare Advocate4Me performance reporting, full-year 2019.

⁴ 2019 UnitedHealthcare Large employer study. 112 clients, 4.3M members, \$20B in medical spend. Medical costs adjusted for age, gender, risk, geography, cost outliers and other design features for comparability. Value impact based on comparing clients by the adoption platform features vs not (e.g. highly designated service vs base service model). Actual client results may vary based on specific clinical programs the client has or maturity of implementation.

⁵ UnitedHealthcare proprietary, reference-based pricing with demonstrated overall discount. Savings may vary based on customer plan and geographic distribution and are not a guarantee of future results.

⁶ OptumRx Analysis of full year 2019 trial claim and production claim data. January 2019–December 2019 based on 5.2 million members, >230,000 providers and 37.8 million transactions using PreCheck MyScript.

⁷ Social Determinants of Health 101 for Health Care: Five Plus Five. National Academy of Medicine, October 9, 2017.

⁸ From late 2018 through early 2020, 20 campaigns showed quantified savings from ER redirection, using an average savings figure of \$1,227 per encounter. These campaigns touched 31,382 members who responded with different decisions about facility (resource) use. The lookback period total cost of care for these members totaled \$6,671,084. The campaign impact periods total cost of care for these members dropped to \$2,267,624, resulting in: Savings of \$4,403,460.

⁹ UnitedHealthcare pre/post study conducted on families engaged from Jan. 2019-Dec. 2019. Results not guaranteed.

¹⁰ UnitedHealthcare July 2020 pilot results.

¹¹ UnitedHealthcare National Accounts 2019 Book of Business.

¹² Virtual Primary Care is available in select markets.

¹³ UnitedHealth Group Investors Conference, November 2020.

¹⁴ Aon. Consumer Health Mindset Survey, 2017.

All UnitedHealthcare members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the Website or Mobile application terms of use under Find Care & Costs section.

Your Health Record only has information on care you’ve received as a UnitedHealthcare member during a certain timeframe. Information in the Health Record is not a substitute for medical or behavioral health care advice. If you have questions about the information in your Health Record, please talk with your doctor or call the Health Record Dedicated Service Team toll-free at 1-844-585-1471.

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.

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.

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