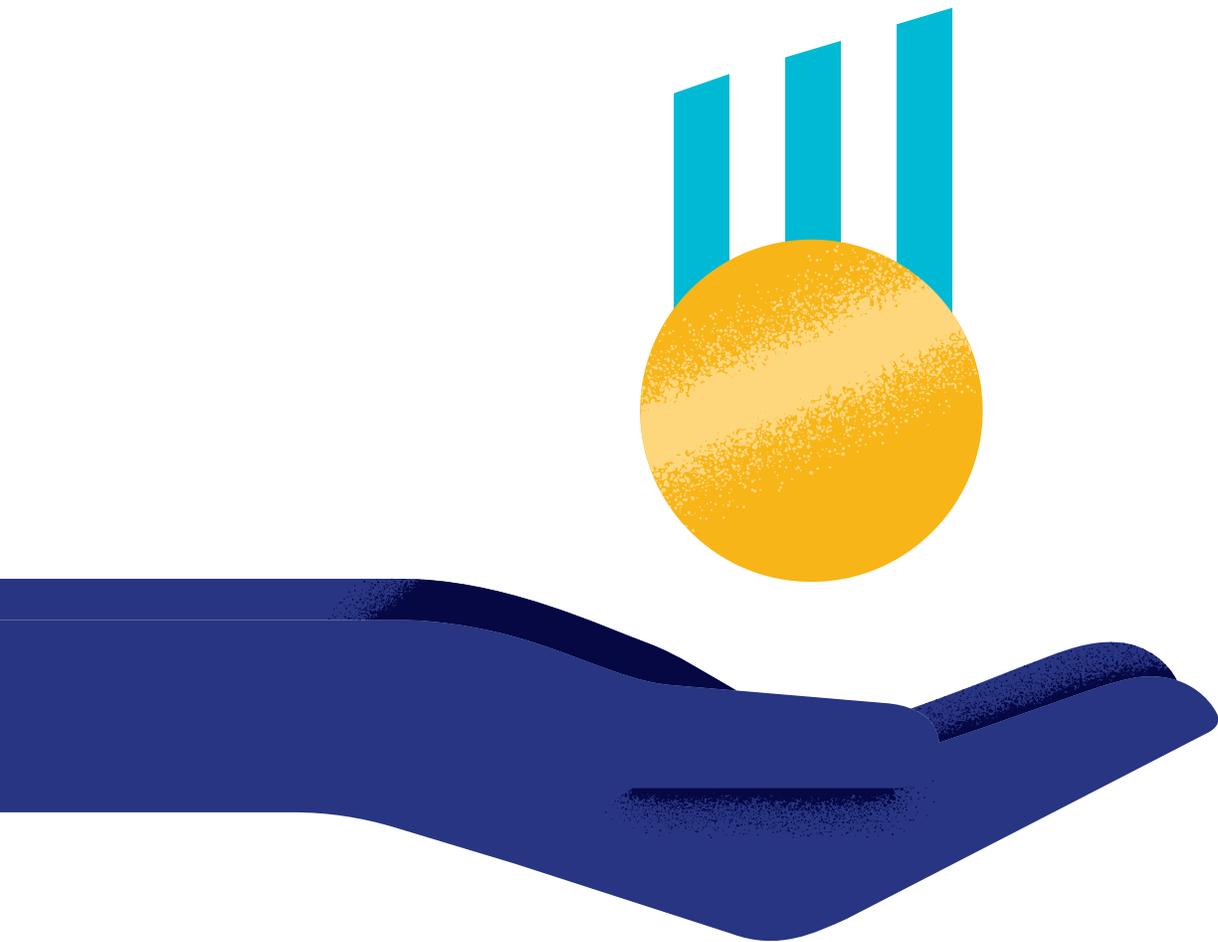




Savings You Can See

With Real Appeal[®], weight loss and ROI come into focus



United
Healthcare

Real
Appeal[®]

Workplace obesity — the potential high cost of not taking action

2.3:1 ROI

for Real Appeal participants



Health care expenses are \$2,299 higher—per person per year—for those with moderate obesity.¹ The Centers for Disease Control and Prevention estimates 42% of Americans are obese.² So, for a company with a typical workforce, every 100 employees are a potential \$100,000 drag on the bottom line.

Yet even as the rate of obesity rises, fewer than one in five employers offers a weight loss program.³ One barrier that employers have pointed to: a dearth of data on the real ROI of weight loss programs.

That changes now. In a study looking at real-world data from nearly 15,000 UnitedHealthcare members over a three-year time frame, researchers found that medical expenditures were 12% less for Real Appeal participants, compared with a control group. That translated to \$771 of cost avoidance per employee over three years. In aggregate, these medical cost savings were more than double the program costs, resulting in a 2.3:1 ROI.

Real Appeal, a benefit option within UnitedHealthcare employer-sponsored plans, sets a new industry standard by meeting the rigorous requirements for a peer-reviewed study and examining real-life results across a large commercially insured population.

And unlike other programs that might parse their data to include only “successful” participants who complete the program, Real Appeal’s ROI calculation includes every employee who attended at least one session, whether they opted out immediately or went the distance in the 52-week program. This approach in understanding what will work for large, diverse groups of people means employers can feel confident the program is designed to work for them.

12%

lower medical costs

\$771

average savings
for all program participants

\$956

average savings
for employees who attended
9 or more sessions

The potential cost of unhealthy employees

No organization wants to waste resources. And COVID-19 has forced even financially robust businesses to second-guess common budget lines. But it may be a mistake to discount weight loss programs as merely a workplace perk.

Obesity puts employees at higher risk of serious (and costly) complications from COVID-19. Having obesity can double the risk of needing hospital treatment for COVID-19 and can increase the risk of mortality by nearly 50%, according to an analysis by the University of North Carolina, Chapel Hill. Yet even once the pandemic has receded, there's real value to empowering employees to reach a healthy weight.

While the health risks of obesity are widely known, the financial burden this condition carries for employers brings the urgency of doing something into sharp focus. A 2020 study that looked at health care data for nearly 40,000 employees over seven years found that direct health care costs increased as employees' BMI increased. Compared with employees unaffected by obesity, health care costs were \$2,299 higher—per employee per year—for those who with moderate (or “class I”) obesity. For employees with severe (or “class III”) obesity, mean health care costs surged \$14,316 each year. Indirect costs associated with obesity—like lost productivity, greater absenteeism, and greater disability claims—may drive the price of doing nothing even higher.

\$3.69M

total health care savings
for 4,790 employees

\$1.64M

total program costs

=

2.3:1

ROI

But keep in mind that employers don't have to eradicate obesity to reap the benefits of a healthier and more productive workforce. In fact, health benefits and cost savings are kick-started with relatively minor weight loss. For individuals with excess weight, studies show that losing just 5% of their initial weight can be enough weight loss to lower cholesterol, lower blood pressure, and reduce the risk of developing Type 2 diabetes by 50%. If someone weighs 200 pounds, that means even a 10-pound loss may be meaningful.

Small, meaningful, lasting changes that scale across broad employee populations? That's the foundational goal of Real Appeal. Because targeting only your highest-risk employees can backfire, limiting the potential impact of your offering. With a scalable weight loss program, employers may dramatically curb the runaway expenses associated with obesity and may also help employees with excess weight to avoid obesity.

From fuzzy to fact

For some benefits leaders, spending money on an employee weight loss program can seem like a current cost with a payoff that's many years (even decades) down the line. But Real Appeal proves that empowering employees to lose weight may pay off quickly. Even with a model that includes every person who signs up for even one session, Real Appeal can deliver a 1:1 ROI in the first year. And that ROI may increase over time, with employers achieving a 2.3:1 ROI within a three-year time frame.



Not only is Real Appeal designed to help create cost savings, it may pay for itself within one year, with the potential ROI by Year 3 of 2.3:1.

When researchers looked at 4,790 employees who attended at least one Real Appeal session and matched them to a separate control group of 4,790 employees with similar ages, sex, and body mass index, here were the results: Real Appeal participants had lower health care costs over the three years. And the longer participants stuck with the program, the more weight they tended to lose—and the more their health care costs were lowered.

Real Appeal has a unique pay-for-performance model that lowers the financial risk even further. With this model, employers pay only when participants attend sessions, log their weight, and are on track for 5% weight loss. If employees aren't engaged or aren't making measurable progress toward that 5% target, the employer incurs no fees.

As this study shows, there may be significant and lasting upsides for employers that offer Real Appeal to their employees. Research shows that, even eight years later, people may be more likely to maintain their weight loss when they use weight loss programs like Real Appeal. Because when lifestyle habits drive weight loss, the benefits (and savings) can extend long after the program's end date.

attended
at least



session

attended
at least



sessions

completed the



program

3%

average
weight loss

3.7%

average
weight loss

4.4%

average
weight loss

\$771

lower average
medical expenditures

\$847

lower average
medical expenditures

\$956

lower average
medical expenditures

How does Real Appeal work?

Real Appeal is a 52-week digital weight loss program that combines online group sessions led by a weight loss coach with 24/7 access to science-backed content and a suite of tools designed to create lasting behavior change.

With Real Appeal, employers get a turnkey program that helps make it simpler to drive a profound transformation in employee health, little by little, week by week. We've thought of everything you'll need to get employees on board and supercharge their success—from enrollment resources and employee recruitment templates to ongoing content for internal communications and a metrics dashboard for monitoring engagement and results.

Real Appeal participants receive:



A Success Kit filled with tools for long-term success, such as a food scale, meal plans, resistance bands, and other fitness resources



24/7 access to a suite of digital tools for tracking food and activity, and charting their progress



1:1 live coaching sessions with a coach for customized insights, support, and motivation



Coach-led group classes focused on problem-solving, learning, and celebrating participants' health-related wins—both on and off the scale



To learn more about this study or Real Appeal, reach out to your broker, consultant or UnitedHealthcare representative

United
Healthcare

Real
Appeal®

¹ Journal of Occupational and Environmental Medicine, Direct, Absenteeism, and Disability Cost Burden of Obesity Among Privately Insured Employees, 2019.

² Centers for Disease Control and Prevention, Adult Obesity Facts, Updated 2021.

³ Centers for Disease Control and Prevention, Workplace in America, 2017.

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.

ROI pertains to members who enrolled and attended 1+ sessions in the Real Appeal program from July 2015 to June 2016, with available claims data from 2015 to 2019. Results may vary by population.

Real Appeal's ROI (Return on Investment) is calculated by dividing the total medical cost savings by the total Real Appeal program costs over a three-year period.

The 2:1 ROI results apply to Real Appeal members who attended at least 1 session and were continuously enrolled in the UHC health plan for 48 months (12 months prior to Real Appeal registration and 36 months following Real Appeal registration) and who met "inclusion criteria".

This is a program-specific ROI and not an ROI of the overall health plan. Medical costs include both inpatient and outpatient costs.

The ROI differed slightly across the different cohorts, ranging from 2:1 to 2.3:1; there were small decreases in the ROI associated with higher participation, likely due to greater program cost.

ROI does not apply to the employer's entire population—it is a return on investment for those members who enrolled and attended 1+ sessions in the Real Appeal program.

ROI pertains to members who enrolled and attended 1+ sessions in the Real Appeal program from July 2015 to June 2016. Results may vary by population.