



5 health care experiences ripe for transformation

From health plan confusion to pharmacy frustrations, the health care landscape is poised for transformation.

A majority of Americans are frustrated with the health care system.¹ On top of that, consumer expectations continue to become increasingly difficult to meet. In other words, never has there been more of an opportunity to transform the health care system.

Member data and industry trends reveal 5 experiences that are ready for transformation:

1 Making health plan information easier to understand

According to recent surveys, 54% of Americans feel they don't fully understand what their current health plan offers² while three-quarters incorrectly define the term "coinsurance" and nearly half incorrectly define the terms "copayment" and "deductible."³

Carriers and employers have a big opportunity in helping employees better understand the details of their health plan, and this education should extend beyond the open enrollment process. In fact, 66% of employees want better and more consistent benefit education throughout the year, not just at open enrollment.⁴

"It's not just about that one-time engagement," says Samantha Baker, chief consumer officer for UnitedHealthcare Employer & Individual. "We want to keep our members engaged, so we can continue to provide value and clarity to a complicated health care space."

Carriers are responding by removing complex terminology and health care jargon from communications and equipping members with the information and resources they need to make more informed health care decisions. Through the UnitedHealthcare website, myuhc.com[®], or app, UnitedHealthcare members can access various resources that help support them through their health care journey.

Employers can also play a role in helping increase their workforce's awareness and engagement with the tools and resources offered by their health plan through targeted communications, personalized onboarding videos and webinars, among other tactics. For instance, when new members register on myuhc.com, they receive a personalized onboarding video, which helps members understand how their plans work.



3 in 4

Americans incorrectly define the term "coinsurance"³

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2 Reducing network roadblocks

Whether it's a network that limits an employee's choices or a directory that simply isn't up-to-date or accurate, provider networks can be a source of frustration for employees.

Employers looking to reduce roadblocks related to networks should consider what **plan and network design** will create the best experience for their specific workforce. For instance, more narrow networks or networks that require employees to select a primary care provider (PCP) may be a great choice for an employer's pocketbook and the health of their employees. Some employees may appreciate a smaller number of provider choices to consider or having a PCP quarterback their care. Others, however, might feel restricted by those types of networks, especially if their preferred care provider is considered out-of-network (OON).

Tiered networks offer another option in which employees have access to a broad network but are incented to use high-value or "preferred" providers based on a provider's history of delivering quality care at a lower cost. Even with the right configuration, networks can still cause issues if the directory of providers isn't up-to-date or accurate.

This is especially the case when it comes time for members to pay bills, according to Xavier Quenaudon, senior vice president at research firm Burke, Inc.

"When a consumer has a surgery, and they're receiving bills for 1 entity at a time—anesthesiology, surgery, therapy, for instance—sometimes over the course of months, only to find out that some of those entities were out-of-network, that can be very frustrating," Quenaudon says.

Unfortunately, physician burnout⁵ and the shortage of health care providers⁶ is making it difficult for carriers to keep their directories updated and for employees to find a doctor that is both accepting new patients and has availability.

"At UnitedHealthcare, we recognize the frustration that can be experienced by members when the network they are in isn't providing an optimal experience, which is why we are continually reevaluating our network strategies to ensure they are meeting the needs of employers and employees, and working with provider groups to ensure our provider directories are reflecting accurate information," says Stephanie Alberti, vice president of commercial medical products for UnitedHealthcare Employer & Individual.

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Stephanie Alberti
Vice President
Commercial Medical Products
Employer & Individual
UnitedHealthcare



3 Addressing pharmacy care pain points

As the most utilized benefit, **pharmacy care** is a critical component of an employee’s overall member experience.⁷ Yet that experience is often riddled with administrative hurdles and high costs.

But, when pharmacy and medical benefits are integrated, employers may find that some of those pharmacy care hiccups are removed.

Take prior authorizations, for instance. Designed to ensure a medication is safe, medically necessary and effective from a quality and cost perspective, prior authorizations can sometimes cause frustration in the prescription process.⁸ The integration of pharmacy and medical benefits may help fast-track the process.

“When pharmacy and medical are integrated, we can more quickly and seamlessly approve the prior authorization for a member’s prescription,” explains Matthew Vesledahl, chief affordability officer for UnitedHealthcare Employer & Individual. “The doctor doesn’t have to fill out any paperwork, and the member is able to leave the doctor’s office and pick up their prescription almost immediately.”

Carriers are also improving the pharmacy experience by offering digital tools for employees to manage and track their prescriptions, providing home delivery, working with pharmaceutical companies to address the **rising cost of pharmacy care** and expanding coverage for certain drugs, especially those that are considered life-saving.

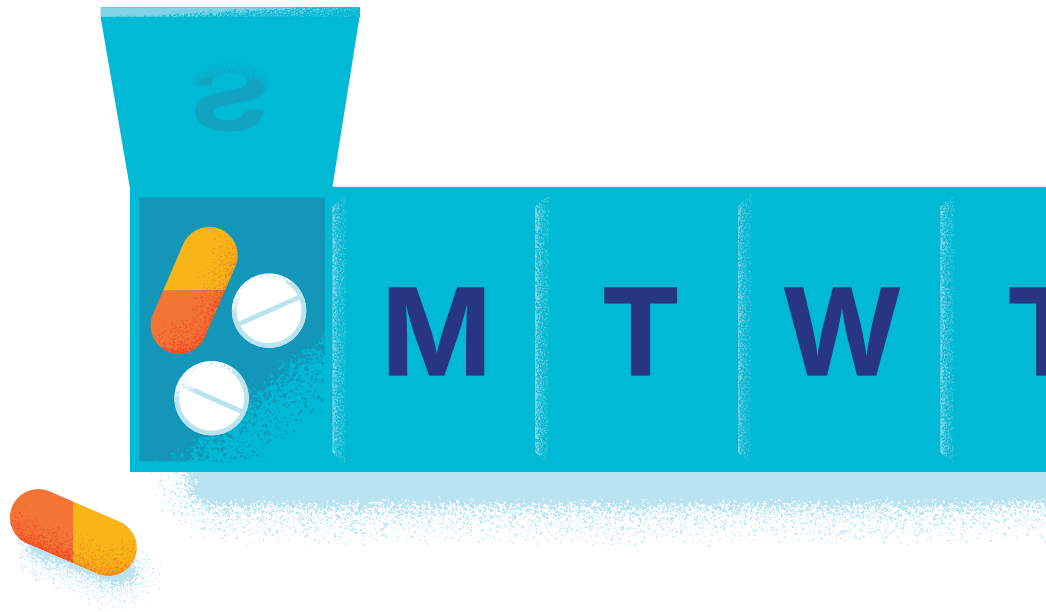
For example, in 2022, UnitedHealthcare eliminated all out-of-pocket costs for **5 vital medications** for eligible members—the first in the industry to do so. The drugs included are insulin to treat diabetes, epinephrine to treat allergic reactions, glucagon to treat hypoglycemia, naloxone to treat opioid overdoses and albuterol to treat acute asthma attacks.

Nearly
20%

The percentage of prior authorizations UnitedHealthcare has eliminated for common procedures and prescriptions to streamline the prior authorization process

#1

Pharmacy is the most utilized health benefit⁷



4 Modernizing the digital experience

Increasingly, consumers want their experiences with health care to mimic their experiences shopping online. Many times, when consumers shop for an item online, they can easily compare costs, get an idea about the quality of a certain product from reviews and purchase it quickly. There's no doubt that health care has fallen behind in the e-commerce space.

Carriers are working to evolve their digital experience to be simpler, more personal, data-driven and consumer-centric.

To make it simpler and easier for employees and their families to get care from quality providers at the right locations, UnitedHealthcare built a personalized algorithm accessible on myuhc.com or the UnitedHealthcare app that give employees clear indicators about which facilities and providers are "in-network," as well as ones that are recognized for quality and cost efficiency.

Today's employees expect a digital-first experience, especially with Millennials now representing the majority of the workforce. Employers will want to ensure their portfolio of offerings meets those expectations. As a result, many employers are turning to **Surest**, a UnitedHealthcare company, which reimaged the health care experience, enabling employees to search for providers and facilities, compare prices and make the choice that best fits their preferences—all through an app designed to be easy-to-use.



“We will continue simplifying our digital experience so that members are guided intuitively through the health care system. We want to make sure we’re anticipating their next steps, so we are connecting people with the right care and resources when they need it.”

Samantha Baker

Chief Consumer Officer
UnitedHealthcare Employer & Individual

5 Improving customer service support

Navigating health care can be confusing, time consuming and stressful for employees and their family members. When employees connect with their health plan's customer service representatives and receive difficult-to-understand, unhelpful or conflicting information, stress levels and frustration can rise.

Ensuring that customer service representatives are equipped to handle the many different situations employees may be facing is critical. But that can be a challenge since health care is so personal and can be complex.

That's why **Advocacy solutions** are helping to deliver that personalized support. These solutions connect employees with compassionate, trained experts called "advocates" who provide 1-on-1 guidance. For employees with special needs or complex conditions in their families, these advocates play a more active role. They serve as that employee or family's single point of contact, providing emotional support and helping them navigate unique health care situations.

"We work to understand our members. We want to know the decisions that our members are about to make and the decisions that they don't even know they need to make," says Rebecca Madsen, chief executive officer of Advocacy for UnitedHealthcare Employer & Individual. "With real-time data, we can help steer and guide to enable choices that can lead to the best health outcomes at the lowest costs."

In addition to wanting personalized support, people are also less willing to wait for assistance. According to a 2022 survey, 90% rated an "immediate" response as important or very important when they have a customer service question, and 60% defined that as 10 minutes or less.¹⁰ This is largely due to employees being able to turn to social media or chat-based services for support. As such, carriers will continue to be challenged to enhance their customer support to meet employee expectations.



89%

of consumers think contacting customer service should be easier and more convenient⁹

77%

of consumers like being communicated to in a proactive and personalized way⁹

90%

of consumers rated an "immediate" response as important or very important¹⁰

Learn more

Contact your broker, consultant or UnitedHealthcare representative or visit uhc.com/broker-consultant and uhc.com/employer

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¹ Seitz, Amanda. Americans give health care system failing mark: AP-NORC Poll. Associated Press, Sept. 12, 2022. Available: <https://apnews.com/article/covid-health-medication-prescription-drug-costs-drugs-63b342945f9b6ab3ce0ed3920deb935a>.

² 2022 Health Insurance Knowledge Snapshot. Commissioned by Justworks and conducted by Harris Poll, June 2022. Available: <https://www.justworks.com/lp/benefits-knowledge-snapshot>.

³ Voya Consumer Survey Finds One-Third of American Workers Don't Understand Benefits. Executive Summary 2019. Jan. 29, 2021. Available: <https://www.voya.com/news/2021/01/voya-survey-finds-one-third-american-workers-dont-understand-benefits-they-selected>. Accessed: Apr. 25, 2023.

⁴ 2021 Emerging from the Pandemic Survey. Willis Towers Watson, Feb 2021. Available: <https://www.wtwco.com/en-US/Insights/2021/02/2021-emerging-from-the-pandemic-survey>. Accessed: Apr. 25, 2023.

⁵ Shanafelt, Tait D., et al. Changes in burnout and satisfaction with work-life integration in physicians during the first 2 years of the COVID-19 pandemic. Mayo Clinic Proceedings, Sept. 13, 2022. Available: [https://www.mayoclinicproceedings.org/article/S0025-6196\(22\)00515-8/fulltext](https://www.mayoclinicproceedings.org/article/S0025-6196(22)00515-8/fulltext).

⁶ Estimating local need for primary care providers. Advisor Board, March 21, 2023. Available: <https://www.advisory.com/topics/strategy-planning-and-growth/2022/06/estimating-local-need-for-primary-care-providers>.

⁷ Antwerp, G.V., Cruse, C.B. and Arora, A. Drug and inpatient spending lines are crossing. Deloitte, Feb. 7, 2020. Available: <https://www2.deloitte.com/us/en/insights/industry/health-care/us-healthcare-spending-prescription-drugs-inpatient-costs.html>. Accessed: Apr. 6, 2023.

⁸ 2022 AMA prior authorization (PA) physician study. American Medical Association. Available: <https://www.ama-assn.org/system/files/prior-authorization-survey.pdf> (pdf).

⁹ The modern age of CX messaging. Kustomer, part of Meta, 2022.

¹⁰ Amaresan, S. Why customer service is important: 16 data-backed facts to know. HubSpot, Nov. 15, 2022. <https://blog.hubspot.com/service/importance-customer-service>.

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