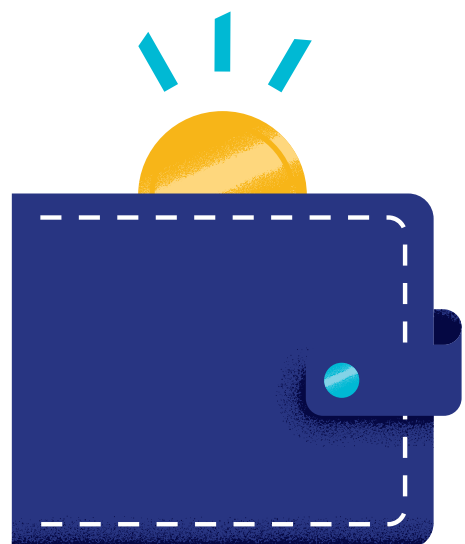




Cost management that meets the moment

Facing economic pressures and other headwinds, some employers may consider cutting back on their health benefits or shifting costs onto their employees, which could impact recruiting and retention in a competitive labor market.¹

There's a better way: Taking a strategic approach to cost across nearly every aspect of the health system—from payment integrity and plan design to clinical support and employee incentives—UnitedHealthcare is working to help employers achieve better outcomes and lower costs for the long term.



Strategies built to drive more health care value for employers



Clinical and care management

- Proactively identify and manage high-cost conditions
- Help employees make more informed choices about their health and health care
- Help reduce unnecessary care

CHALLENGE

38% of members made less-than-optimal health choices²

SOLUTION

Use clinical data to identify employees with health risks and deliver support to help limit or prevent the condition:

Up to \$14.05 potential savings

per member, per month (PMPM) with Personal Health Support³



Network and plan design

- Make health benefits easier to understand and use
- Reduce out-of-network use and costs
- Expand and encourage use of virtual care

CHALLENGE

More than half of U.S. adults delayed care due to costs⁴

SOLUTION

A different kind of plan design to encourage more informed health care choices and lower costs, with clear up-front pricing, broad network access and no deductibles or coinsurance to meet before coverage kicks in:

7 out of 10 Surest™ health plan members

spent less than \$500 out-of-pocket annually⁵ and employers saved an average of 15%⁶



Employee engagement

- Provide incentives built to help improve health behaviors
- Deliver more personalized, targeted communications
- Proactively direct employees to next-best actions

CHALLENGE

~73% of adults are considered overweight or obese⁷

SOLUTION

Give employees access at no additional cost to a weight-loss program with a success kit, health coach and digital support:

12% lower medical costs

and 2.3:1 ROI in 3 years for employers offering the Real Appeal® weight-loss program⁸

How UnitedHealthcare makes lower costs possible

Payment integrity

\$31 PMPM

gross savings from all programs⁹



UnitedHealthcare payment integrity savings and solutions independently validated in 2022.



Quality providers

\$27 PMPM

lower risk-adjusted costs for members who use UnitedHealth Premium® designated physicians than those who don't¹⁰

Proven results

10%

lower total cost of care compared to market through UnitedHealthcare cost-saving strategies confirmed by Wakely Consulting Group independent study¹¹

Contact your broker, consultant or UnitedHealthcare representative for more details

UnitedHealthcare

¹ U.S. employers double down on controlling healthcare costs, enhancing affordability. Willis Towers Watson, 2022.

² UnitedHealthcare National Accounts BoB, 2019.

³ Medical cost savings per member per month—compares base configuration of PHS 2.0 to recommended configuration with most common add-ons. Average savings across UnitedHealthcare BoB as of June 2020. Actual results will vary.

⁴ Kaiser Family Foundation Tracking Poll (March 15-22, 2022). Available: <https://www.kff.org/healthcosts/poll-finding/kff-health-tracking-poll-march-2022/>. Accessed: July 6, 2022.

⁵ Surest 2021 members enrolled 12 months, medical and pharmacy claims.

⁶ Surest self-funded 2020 BoB plan sponsors with both medical and pharmacy data within our warehouse; Milliman 2020 commercial benchmarks and MARA risk adjustment methodology. Risk adjusted for demographics, geography and disease burden. We further adjusted the benchmarks to account for COVID effect, based on the Society of Actuaries 2021 Health Care Cost Model. (Society of Actuaries, 2021 Health Care Cost Model. Available: <https://www.soa.org/resources/research-reports/2020/covid-19-cost-model/>. Accessed: May 17, 2021.)

⁷ Centers for Disease Control and Prevention (CDC). Obesity and Overweight. Available: <https://www.cdc.gov/nchs/fastats/obesity-overweight.htm>. Accessed: Jan. 20, 2021.

⁸ Horstman CM, Ryan DH, Aronne LJ et al. Return on Investment: Medical Savings of an Employer-Sponsored Digital Intensive Lifestyle Intervention for Weight Loss. Obesity 2021;29.4:654-661. DOI: <https://onlinelibrary.wiley.com/doi/full/10.1002/oby.23117>.

⁹ Savings based on 2021 UnitedHealthcare ASO data analysis.

¹⁰ 2019 UnitedHealthcare Network (Par) Commercial Claims analysis for 172 markets. Rates are based on historical information and are not a guarantee of future outcomes.

¹¹The assumptions and resulting estimates included in this analysis are inherently uncertain. Users of the results should be qualified to use it and understand the results and the inherent uncertainty. Actual results may vary, potentially materially, from our estimates. It is the responsibility of the organization receiving this output to review the full whitepaper with disclosures, limitations, and assumptions carefully. 2019 medical claims data and enrollment in select metropolitan statistical areas. Datasets included allowed claims with service dates in 2019 and paid through December 2020.

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.

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 for fully insured plans is provided by All Savers Insurance Company (for FL, GA, OH, UT and VA) or by UnitedHealthcare Insurance Company (for AZ, AR, MI, MN, MO, OK, PA, SC and TN). These policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact either your broker or the company. Administrative services for insurance products underwritten by All Savers Insurance Company and UnitedHealthcare Insurance Company, and for self-funded plans, are provided by Bind Benefits, Inc. d/b/a Surest, its affiliate United HealthCare Services, Inc., or by Bind Benefits, Inc. d/b/a Surest Administrators Services, in CA. Stop loss insurance for level-funded plans is underwritten by United Healthcare Insurance Company.

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

Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.