The Journey to Health Ownership

Background
UnitedHealth Group is known for providing comprehensive health care benefits to thousands of organizations and millions of plan members nationwide. Our commitment to improving health and wellness focuses on a framework of Motivating Health Ownership. Building on the principle of consumer accountability and empowerment, this framework is helping employers and members make the move to individual health ownership. It combines clinical programs, rewards and technology in a way that meets each client's specific population health needs and overall goals, which is integrated within an employer's workplace culture and has helped lead to positive results. This approach – adopted by many – is also utilized internally to address the company's own health care challenges.

The Challenge
With more than 105,000 employees in over 300 locations and 41,000 telecommuters, the company requires the same type of innovative solutions it offers to customers. Over time, the company has doubled in size through acquisitions, experiencing significant demographic changes and a growing need to control health care costs. Faced with an unsustainable plan design that masked the company’s true health care costs and generated low member engagement in health and wellness initiatives, we realized that our commitment to “helping people live healthier lives” needed to start at our own doorstep.

Solution: Employee Empowerment
Well before Consumer-Driven Health legislation was passed in 2003, the company pioneered the Consumer-Driven Health Plan (CDHP) approach as a way to make health care more affordable and accessible. By 2005, the first year of UnitedHealth Group's full CDHP adoption, only 5% of the market had turned to consumer-driven health as a way to manage employee health and achieve savings.

CDHP employee enrollment more than tripled over six years, due in large part to engaging workplace wellness programs, comprehensive online resources and clinical outreach and support. By 2014, UnitedHealth Group employees were achieving a 66% engagement rate based on the company’s own Consumer Activation Index (CAI), a critical metric based on analysis of more than 840,000 member health care decisions nationwide. The CAI measures a member’s ability to use care appropriately through actions such as going to in network and premium doctors, following evidence-based medicine recommended guidelines for care of chronic conditions and effectively utilizing resources, such as myUHC.com and Optum programs.

Results*

3.6%
Average medical cost trend for the company since 2009, versus the industry norm of 6.2%

66%
Consumer Activation Index in 2014 up from 58% in 2009

$372M
Accumulated Savings from reduced cost trend between 2009 and 2014

* Results for enrolled members are case-specific and not a guarantee of future results. 2014 trend data is estimated.
CAI scores increased as members became more engaged in plans and programs with the potential to improve health and wellness. Initiatives for employees included three HSA options, workplace clinics, onsite fitness centers and fitness classes. Some employees received subsidies for participation in the Weight Watchers® program, while others enrolled in QuitPower®, our workplace smoking cessation program.

Meanwhile, our Specialty Pharmacy Program, combined with efficient patient engagement and an improved member care experience, helped lower costs and drive more effective care outcomes.

Results
Thanks to innovative programs, increased employee engagement and a gradual shift toward a workplace culture of wellness, UnitedHealth Group’s commitment to motivating individual health ownership has helped achieve the following:

- **$6M** in targeted cost reduction activities in 2014
- **66%** Consumer Activation Index score – up from 58% in four years
- **3.6%** average medical cost trend, as compared to the industry norm of 6.2%
- **30%** increase in the utilization of Urgent Care in three years
- **31%** decrease in rate of progression to Diabetes / Coronary Artery Disease (CAD) in a two-year period
- **5%** reduction in inpatient days per 1,000 members in three years

A Culture of Health Ownership: Encouraging smarter health behaviors among employees

UnitedHealth Group Cost Trends: 3.6% average trend for the most recent six-year period, 2009-2014, $375 million in accumulated savings.

Looking Forward
UnitedHealth Group will continue to focus on creating a stronger culture of health and increasing employee engagement. The new Rally for Health program will provide employees immediate health rewards and incentives for improved health and healthy behaviors. The Optum Market benefits enrollment platform will give better visibility of healthcare costs by displaying historical claims data and premium price tags at the point an employee enrolls in benefits. The goal: employee ownership of health, healthier employees and effective cost management.