



Easing administrative burdens benefits the entire health system

Streamlining prior authorizations, integrating patient data and simplifying vendor selection may help reduce barriers to a better member experience.

Today's health system offers many opportunities to address inefficiencies: Physicians spend the equivalent of 2 days per week on paperwork and administrative tasks,¹ care coordination among providers and health systems is fragmented,² and 25% of employers contract with more than 20 different health vendors.³

"At UnitedHealthcare, we understand the challenges people face when navigating the health system," says Samantha Baker, chief growth officer for UnitedHealthcare Employer & Individual. "Efforts to reduce administrative burden and improve efficiencies are critical to supporting consumers and evolving the overall health care experience."

These efforts focus on removing complexities at every touchpoint for providers, members, brokers and consultants, including:

- **Reducing or eliminating prior authorizations for certain services or treatments**
- **Integrating patient data into provider workflows for more informed decisions**
- **Simplifying the selection and purchase of additional vendors or offerings for employers**
- **Improving quoting, enrollment and ongoing administration of health plans**



"Our goal is to make UnitedHealthcare the easiest carrier to do business with, and, with all the technology available to us, we have a path to make this happen."

Damon Ciampini

SVP, Client Experience
UnitedHealthcare Employer & Individual



Reducing or eliminating prior authorizations for certain services or treatments

Prior authorizations are an important checkpoint that work to ensure a service or procedure is clinically appropriate, effective and delivered in the optimal site of care – ultimately helping employers and employees avoid paying for medically unnecessary care. However, the process can sometimes feel like red tape that delays timely access to care.

To address this, UnitedHealthcare has **continued to streamline prior authorization processes** and eliminated them for some common services and procedures where appropriate. In fact, when UnitedHealthcare members seek care, over 98% of the time there is no prior authorization needed.⁴

This approach helps prevent unnecessary delays and supports consistent treatment plans, which may improve the member experience. Members also receive automatic alerts on prior authorization updates and can track status through the **UnitedHealthcare® app** or **myuhc.com®**. These efforts helped save employers \$11.85 per member, per month, equating to 2.7% in overall medical savings.⁵

The Gold Card Program from UnitedHealthcare also recognizes provider groups that consistently adhere to evidence-based care guidelines by reducing their total prior authorization request volume. On average, qualified groups have seen a 30% reduction in prior authorizations as a result of this program, allowing providers to spend more time with patients.⁶

+98%

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Integrating patient data into provider workflows for more informed decisions

Providers spend a significant amount of time working with patients' Electronic Medical Records (EMRs). In fact, one report revealed that nearly 75% of physicians and nurses surveyed feel that the time it takes to complete patient documentation impedes their delivery of care.⁷

UnitedHealthcare is leveraging technology and AI to better integrate patient data into provider workflows, working to simplify administrative processes and improve efficiency and quality across the health system – all with the goal of achieving better outcomes.

These tools include:

- **Optum Real** – An AI-powered health care payment system that facilitates the real-time exchange of patient visit, claim and payment data between payers and providers. This helps reduce claim denials and administrative costs while enhancing the member experience.
- **Point of Care Assist® from Optum** – Integrated directly into a provider's EMR, this digital tool streamlines communication between providers and payers, reducing manual requests and providing real-time health plan information, such as claims data. This can help providers understand gaps in care that could be addressed before, during and after patient encounters – without having to jump between different platforms.
- **PreCheck MyScript® from Optum** – Gives providers access to a member's Prescription Drug List (PDL), lower-cost alternatives, cost comparisons and prior authorization details – helping inform better pharmacy decisions, further streamline prior authorizations and improve member affordability and medication adherence.



Simplifying the selection and purchase of additional vendors or offerings for employers

About 1 in 5 surveyed employers characterized the complexities of managing multiple vendors as a “headache.”³ Managing multiple vendors often means juggling numerous contracts, coordinating with different support teams and addressing employee frustration from having to log in to several member portals.

As employees’ benefit expectations expand to include **behavioral health**, **financial wellness** and other **whole-person health options**, employers may face an increasing number of choices to meet those needs. Rising health care costs compound this challenge as employers look for ways to manage spending.

UnitedHealthcare is working to help employers cut through vendor “noise” by bringing 20+ digital health vendors onto a single platform, **UHC Hub**[®]. This solution enables employers to manage more benefits under one contract and provides a more connected, personalized and cost-effective way to expand options.

Offering employees more can help meet workforce expectations but often challenges employers with cost and resource constraints. To address this, UnitedHealthcare launched **UHC Store** in 2025, removing that burden from employers without limiting the volume or quality of offerings available to employees. This consumer-centric shopping experience allows employees to choose and purchase a variety of discounted health and wellness programs within the **UnitedHealthcare app** or **myuhc.com** – at no cost to the employer.

Together, UHC Hub and UHC Store give employers and employees access to solutions that support health and well-being – without the added administrative burden of managing multiple vendor contracts.





Improving quoting, enrollment and ongoing administration of health plans

In addition to streamlining processes across the health care ecosystem, it's also important to reduce the time and resources employers, brokers and consultants spend on manual tasks related to benefits administration and management. Digital tools and ongoing enhancements may help simplify these tasks.

UnitedHealthcare is working to make it easier for brokers, consultants and employers through solutions like the **UHC Partner Portal** – a mobile app that helps brokers manage their book of business, access resources, complete everyday tasks such as member maintenance, sending health plan ID cards, viewing commissions or employer bills, and communicating with UnitedHealthcare from anywhere.

For instance, **uhceservices.com** is a comprehensive resource center and health insurance administration website for employers, brokers and consultants. It includes automated enrollment forms, access to reporting with actionable insights and single sign-on integration with other UnitedHealthcare websites.

UnitedHealthcare Benefit Ecosystem™ is another example. External stakeholders can access it through UnitedHealthcare Application Programming Interfaces (APIs). These API assets enable leading multi-carrier benefit administration technologies to automate routine tasks and launch new product features for employers and employees.

These tools help streamline enrollment, eligibility and renewal through real-time integration and automation – from building client profiles to managing group enrollment and eligibility – while enabling direct, real-time communication between benefits administrators and UnitedHealthcare.

“We’ve established a team to understand and improve how the full portfolio of UnitedHealthcare group products show up in the broader employer benefit ecosystem,” explains Dan Cole, vice president of strategy for UnitedHealthcare Benefit Ecosystem within UnitedHealthcare Employer & Individual. “We’re focused on developing strategic alliances with tech-forward and consumer-centric solutions. These collaborations aim to improve the enrollment and administration experience for all shared stakeholders.”

UnitedHealthcare continues to focus on bringing solutions to market that help people live healthier lives and help make the health system work better for everyone. Core to that mission is **finding innovative ways** to reduce friction in the system, putting the employee experience at the center, while listening and responding to the needs of today’s employers, brokers, consultants and providers.

Learn how UnitedHealthcare is working to transform the future of health care >

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¹ Cass, A. The hours 23 physician specialties spend on paperwork, administration. Becker's Clinical Leadership, April 19, 2023. Available: <https://www.beckershospitalreview.com/quality/hospital-physician-relationships/the-hours-23-physician-specialties-spend-on-paperwork-administration/>. Accessed: Dec. 19, 2025.

² From breaking point to breakthrough: the \$1 trillion opportunity to reinvent healthcare. PricewaterhouseCoopers, Sept. 17, 2025. Available: <https://www.pwc.com/us/en/industries/health-industries/library/future-of-health.html>.

³ PwC Employer Benefits Perspective Survey. PricewaterhouseCoopers. Available: <https://www.pwc.com/us/en/industries/health-industries/library/employer-benefits-perspective-survey.html>. Accessed: Dec. 19, 2025.

⁴ UnitedHealthcare internal data, 2024.

⁵ ASO National and Key Account clients with Medical Necessity demonstrated 2024 savings. Achieved in 2024 by applying evidence-based medicine to inpatient and outpatient procedures. \$11.85 composition: \$8.87 Core, \$0.98 Core Supplemental Bundle, \$1.10 Step Therapy/Preferred Program, and \$0.90 Genetic Testing Savings.

⁶ UnitedHealthcare self funded book of business, April 1, 2022 to March 30, 2024.

⁷ TrendBurden: Pulse Survey on Excessive Documentation Burden for Health Professionals. American Medical Informatics Association (AMIA). 2024. Available: <https://brand.amia.org/m/3756a1d9ddf0ea58/original/PowerPoint-Presentation.pdf>.

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Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings.

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