



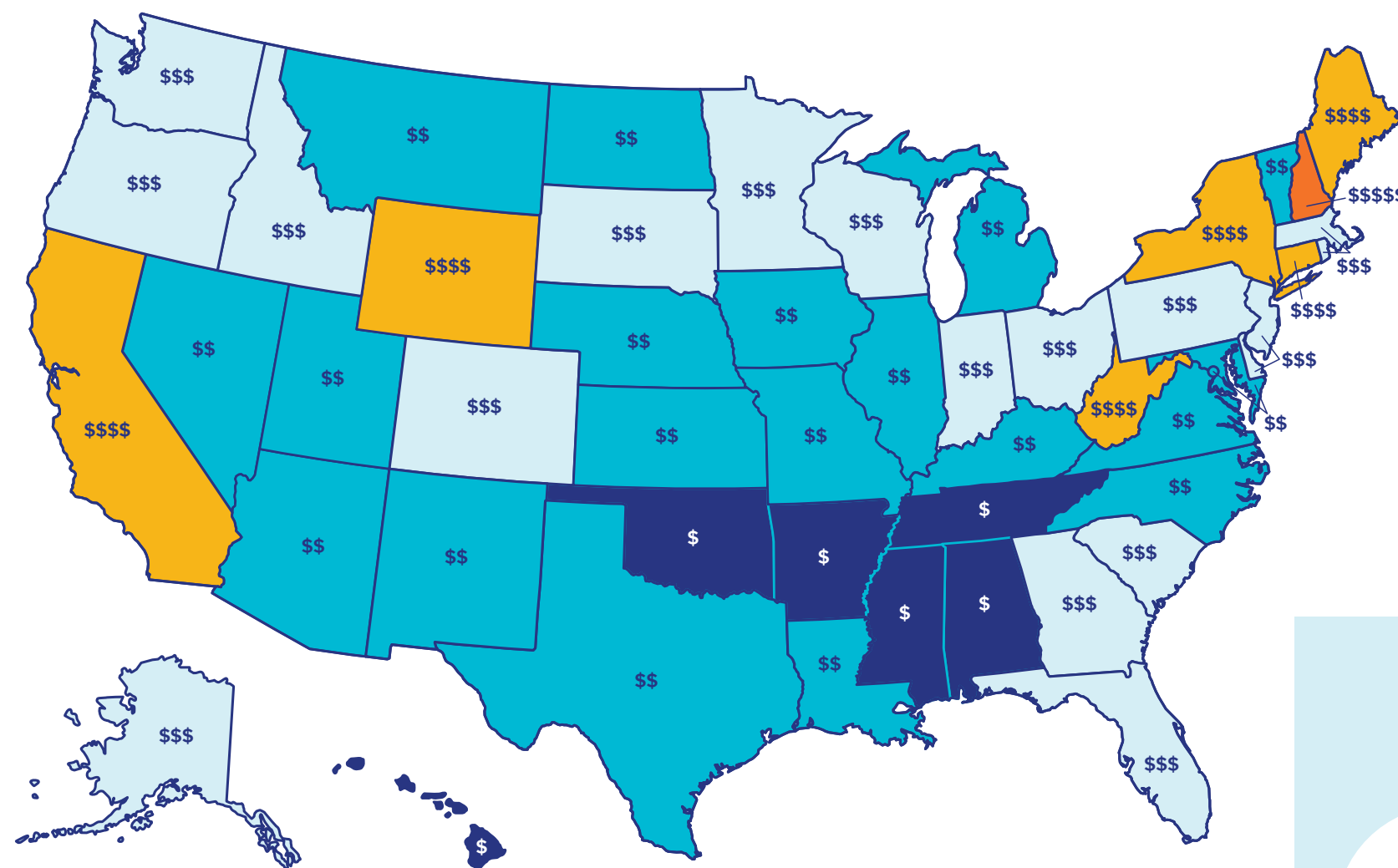
Variations in U.S. health care costs for fully insured employers

Health care expenses can vary widely depending on where employees live and seek care. Because fully insured plan premiums reflect local trends, including provider and pharmaceutical pricing, understanding regional differences may help employers better anticipate budget impacts, assess plan options and explore strategies to help manage costs while maintaining competitive benefits.

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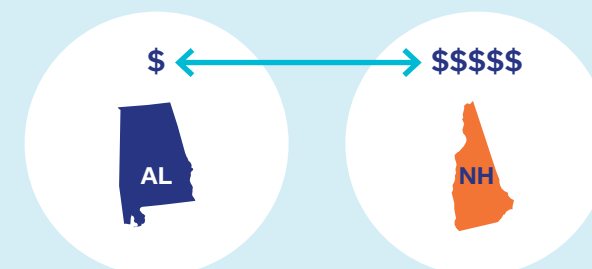
Mapping health care costs across America

A state-by-state look at average per member, per month (PMPM) health care costs among employers with fully insured plans, based on UnitedHealthcare data.¹



\$407
average PMPM
cost nationwide¹

\$355
PMPM cost differential



between the **least expensive** (\$) and **most expensive** (\$\$\$\$\$) states¹

continued

Cost-saving strategies for employers with fully insured plans



Evaluate plan design options

Plans that clarify care costs upfront, prioritize quality care and/or require employees to select a **primary care provider** (PCP) are designed to help employees make more informed decisions about their care, which may lead to lower costs.



Weigh different network choices

While broad networks may offer more choice, focused and/or tiered networks work to help control costs with lower negotiated rates. Some are organized around **value-based care** arrangements, where providers and health systems are compensated based on quality of care rather than quantity of services rendered.



Understand population-specific challenges

Certain employees may experience poorer health outcomes and higher health costs simply based on where they live. Employers can look at health data from sources like **America's Health Rankings** to help determine which benefits and programs to promote or add to address their population's specific challenges.



Educate employees and promote preventive care

Helping employees understand the financial impact of their health care choices may help them make more informed decisions (e.g., **choosing urgent care instead of an ER**). And routine preventive care may help employees catch conditions sooner, when they are typically less costly to treat.



Remind employees about their benefits

Providing regular communications about **benefits** and programs available to them at little or no additional cost (e.g., advocacy, routine preventive care, apps for low-severity behavioral health support) may help increase employee engagement with their health plan.



Encourage participation in wellness programs

Incentive programs like UnitedHealthcare Rewards that reward participants for completing activities, such as walking, cycling, tracking sleep and more, are designed to help employees get and stay healthier, which may also help lower their out-of-pocket costs.



Getting real about rural care

↑ 40%

higher rate of preventable hospitalizations

↑ 23%

higher mortality rate among rural populations²

Unlike their colleagues in urban and suburban areas, employees living in rural America may face disparities like provider shortages, long distances to travel for care and a higher prevalence of chronic conditions.

Employers can do their part to help address them by offering a health plan with access to:

- **Low- or no-cost virtual care**
- **Clinical programs addressing employees' top chronic conditions**
- **Wellness programs focused on obesity, tobacco use or other underlying causes of costly conditions**

Learn how UnitedHealthcare is working for more affordable care >

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¹ UnitedHealthcare Employer & Individual internal data based on claims incurred between Jan. 1, 2024-Dec. 31, 2024, and paid through March 31, 2025.

² Rural Population in United States, America's Health Rankings. Available: https://www.america'shealthrankings.org/explore/measures/pct_rural_b. Accessed: Sept. 5, 2025.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

Advocate services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through Advocate services is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Advocate services are not an insurance program and may be discontinued.

UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

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.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.