



Affordability starts before care is delivered

Health care affordability remains a growing challenge for employers. As medical and pharmacy costs rise, organizations are seeking ways to manage trend while preserving access to quality care.

Addressing rising health care costs requires a thoughtful approach to carrier performance, plan design and employee support. The greatest opportunities to drive value often extend far beyond the claim itself.



Influencing costs through carrier capabilities

Working behind the scenes to drive greater affordability at every turn on behalf of every client and member we serve:

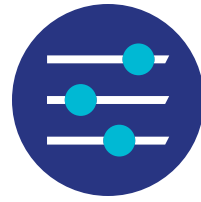
- Clinical contracting
- Payment integrity and claims management
- Fraud, waste and abuse prevention
- Utilization management and care navigation
- Administrative efficiencies
- Policy advocacy

↓ 11%

lower total cost of care
compared to national benchmarks, according to a third-party analysis of UnitedHealthcare¹

≈ \$5B

in savings generated
for self-funded clients by UnitedHealthcare Payment Integrity solutions in 2025²



Designing for quality, access and affordability

Helping employers select the right combination of plans, networks and navigation tools that support more informed, cost-effective care utilization:

- Copay-based plans like Surest[®] with clear, upfront costs
- Tiered and focused networks
- Accountable Care Organizations (ACOs)
- Centers of Excellence (COEs)
- Navigation tools that help employees identify quality, cost-efficient care

↓ 23%

lower costs
among Surest members who shopped for more than half of their care³

20–61%

potential savings
contracted discount savings through a COE⁴

Targeted programs that drive engagement, improve outcomes and cut costs

By meeting members where they are with relevant, personalized support, targeted programs can transform passive participants into active owners of their health – driving deeper engagement, better outcomes and lower costs.



Up to **2–4%**

in medical cost savings for employers with Enhanced Advocacy models⁵

\$437

per member per month (PMPM) reduction in spend for unplanned admissions for members undergoing cancer treatment with Cancer Support Program⁷

 **60%**

lower health care costs for UnitedHealthcare members associated with higher Health Activation Index® (HAI®) scores⁶

\$10

PMPM medical cost savings associated with integrated UnitedHealthcare Medical and Pharmacy benefits⁸

Learn how UnitedHealthcare is working for more affordable care >



¹ Milliman Analysis of Total Cost of Care Benchmarks, March 2026. Based on UnitedHealthcare allowed medical claims and enrollment data using 2022 service dates compared to Merative® MarketScan® industry benchmarks across 50 U.S. regions, adjusted for differences in health status, demographics, geographic mix and excess large claims. Actual results may vary.

² Based on UnitedHealthcare ASO commercial business 2025 claims reporting.

³ Surest 2025 member-level shopping and total cost of care analysis.

⁴ Optum internal analysis, Q2 2026.

⁵ 2022-2023 UnitedHealthcare employer study analysis of 617 customers migrating from Core Advocacy in 2022 to Enhanced Advocacy confirmed the estimated savings that were reported in an early study (2019-2020). Analysis completed on a continuous medical enrollment basis. Medical costs risk adjusted for age and gender. Value impact based on comparing clients by the adoption platform features vs. not (e.g., Enhanced vs. Core Advocacy).

⁶ Lower adjusted costs, correlated with higher HAI scores. Geographic and risk adjusted study, 2025 UnitedHealthcare commercial BOB.

⁷ Optum 2023 Health Care Economics (HCE) Value Study for Fully Insured UnitedHealthcare population.

⁸ 2022 Value Suite Study conducted by UnitedHealthcare Actuarial. Actual client savings will vary depending on client-specific experience and attributes that include but are not limited to the client's risk and demographic profile, actual benefits implemented, and member engagement.

The Centers of Excellence (COE) program providers and medical centers are independent contractors who render care and treatment to health plan members. The COE program does not provide direct health care services or practice medicine, and the COE providers and medical centers are solely responsible for medical judgments and related treatments. The COE program is not liable for any act or omission, including negligence, committed by any independent contracted health care professional or medical center.

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 at any time.

Cancer Support Program is a program, not insurance. Availability may vary on a location-by-location basis and is subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. Please check with your UnitedHealthcare representative.

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. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

Level Funded: 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.

Stop Loss only: Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company of New York (in NY) and UnitedHealthcare Insurance Company (in all other states and DC).