



# Transforming the future of health care

Solving the challenges that matter most in health care demands new ways of thinking. That's why innovation is a priority across UnitedHealth Group and its UnitedHealthcare and Optum businesses.

 **\$5B** invested annually in innovation, R&D and technology enterprise-wide<sup>1</sup>

 **#1** UnitedHealth Group was named the most admired company in the insurance and managed care sector for innovation in Fortune's 2023 "World's Most Admired Companies" list for the 14th consecutive year<sup>2</sup>

Contact your UnitedHealthcare representative for more information

UnitedHealthcare  
There for what matters™

## Innovation in action

# Bringing new health care solutions to life for employers and employees

### Using member, employer and consumer data to identify needs and opportunities

Data-driven artificial intelligence (AI) and machine learning can help clinicians zero in on solutions to the unique needs of specific populations.

 **50M** covered lives<sup>3</sup>

 **1T** health transactions annually<sup>3</sup>

 **222M** patient visits annually<sup>3</sup>

**"There are only a few systems that have national health data, and UnitedHealth Group is one of them."**

Clarissa Diamantidis  
Researcher, Associate Professor of Medicine  
Duke University

### Putting tools and data in providers' hands to drive better outcomes and lower costs

Integrating patient health data with real-time benefits information, Point of Care Assist® aims to help streamline provider workflow, deliver better outcomes and lower costs.

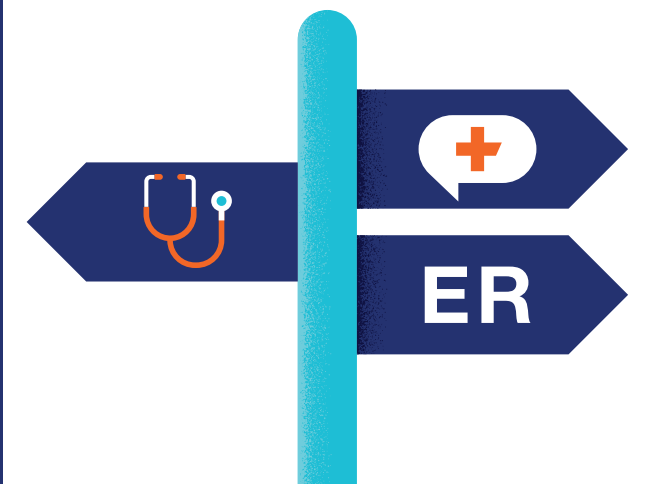
**\$1.4M** in medical costs saved through closing gaps in care<sup>4</sup>      **\$111** average saved on member prescriptions per switch to lower-cost alternative<sup>5</sup>



### Eliminating friction and roadblocks in the health care system to simplify the member experience

A UnitedHealthcare company, Surest™ is health insurance reimaged. Members can check costs and compare options before making an appointment—with no deductibles or coinsurance.

**72%** of Surest members spent less than \$500 out-of-pocket annually<sup>6</sup>      **82%** of Surest members surveyed said they "understand" or "really understand" their plan<sup>7</sup>



## Innovation is in our DNA, enterprise-wide

### UnitedHealthcare Accelerator

Mentors health tech start-ups to help them raise funds and scale their solutions

### Optum Ventures®

Invests in early-stage digital health and service companies

<sup>1</sup>Our Mission in Action 2021 Sustainability Report. UnitedHealth Group, June 14, 2022. Available: <https://sustainability.uhg.com/content/dam/sustainability-report/2021/pdf/2021-sustainability-report.pdf>. Accessed: Jul. 26, 2023.

<sup>2</sup>February 2023. FORTUNE is a registered trademark of Time, Inc. FORTUNE and Time, Inc. are not affiliated with, and do not endorse products or services of UnitedHealth Group.

<sup>3</sup>UnitedHealth Group internal data and reporting, 2021.

<sup>4</sup>UnitedHealthcare internal analytics, May 2021.

<sup>5</sup>Optum Rx<sup>®</sup> analysis of full-year 2021 trial claim and production claim data.

<sup>6</sup>Surest 2022 members enrolled 12 months, medical and pharmacy claims.

<sup>7</sup>Member survey for 2019 Surest self-insured enrollees of one large plan sponsor.

Fully Insured: Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

Self-funded: 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.

Surest: Insurance coverage for fully insured plans is provided by All Savers Insurance Company (for FL, GA, OH, UT and VA), by UnitedHealthcare Insurance Company of IL (for IL), by United Healthcare of Kentucky, Ltd. (for KY), or by UnitedHealthcare Insurance Company (for AL, AR, AZ, CO, DC, GA, IA, ID, IN, KS, LA, MI, MN, MO, MS, NC, NE, NH, NV, OK, PA, SC, SD, TN, TX, UT, VA and WV). 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.

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