




Why site of care matters

Making more informed choices about where to go for care may help lower costs for employees and their families, employers and the broader health care system.



Cost and quality varies by type of visit

Employers can implement strategies to help employees make more informed decisions—leading to lower costs for everyone.



Emergency room visits can cost between

15x-52x

more than alternative sites of care

A guide to sites of care

-  24/7 Virtual Visit*
-  Primary care provider (PCP)
-  Urgent care
-  Emergency room (ER)

	24/7 Virtual Visit*	Primary care provider (PCP)	Urgent care	Emergency room (ER)
Average out-of-pocket cost	\$16	\$52	\$50	\$922
Average cost paid by health plan	\$36	\$112	\$134	\$1,800

For illnesses or injuries such as:

- Allergies
- Cold and flu
- Pinkeye
- Cough
- Urinary tract infection
- Fever
- Back pain
- Muscle sprains
- Skin infections
- Chest pain
- Shortness of breath
- Severe injuries

*The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change.

Key insights by type of visit

Members who visited a PCP more than once in a 2-year period were:




12%

more engaged in their health and well-being



20%

more likely to adhere to health care recommendations



Trending

8%

lower for risk-adjusted claims

Compared to the ER, urgent care can provide:

Up to **\$872** savings per visit for employees

Up to **\$1,666** savings per visit for health plans

Employer strategies for reducing overall costs of care

Together, these strategies can work to help improve health outcomes and reduce costs.

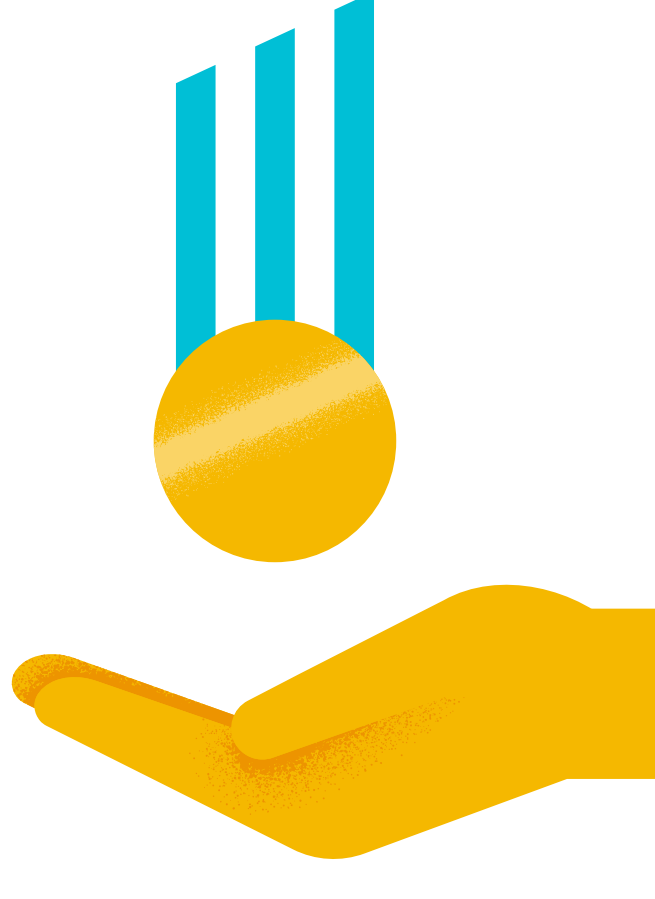
Consider your health plan and network design



Health plan options
Different **health plan designs** promote value-based care, offer more visibility into upfront costs or require PCP involvement that may help employees make more informed health choices



Network choice
Evaluate how different **network designs** provide employees access to more cost-efficient care settings



Promote health plan literacy



PCP support
Encourage employees to **ask their PCP** for help choosing sites of care based on their unique health needs



Education
Seek opportunities to **educate employees** so they can better understand the impact different sites of care have on cost, outcome and experience



Incentive programs
Invest in **wellness programs** that encourage or reward employees for seeking care at the most cost-efficient site



“Seemingly small decisions about where to seek care can have an outsize impact on costs. Educating employees about their site of care options and investing in strategies that help navigate them to the most efficient ones requires a group effort on the part of carriers, providers and employers.”

– Craig Kurtzweil, Chief Data & Analytics Officer
UnitedHealthcare Employer & Individual

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Source for all statistics: UnitedHealthcare Employer & Individual book-of-business internal analysis of claims incurred Jan. 2022–Dec. 2022 and paid through Feb. 2023. 24/7 Virtual Visits is a service available with a Designated Virtual Network Provider via video, or audio-only where permitted under state law. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthcare Services, Inc. or their affiliates. B2B E232794939.0 2/24 © 2024 UnitedHealthcare Services, Inc. All Rights Reserved. 23-2740752-EE