



Delivering a health care experience designed for the digital age

Simplified, personalized and connected – these concepts are increasingly associated with a digital-first mindset that’s taken root in the health care industry.

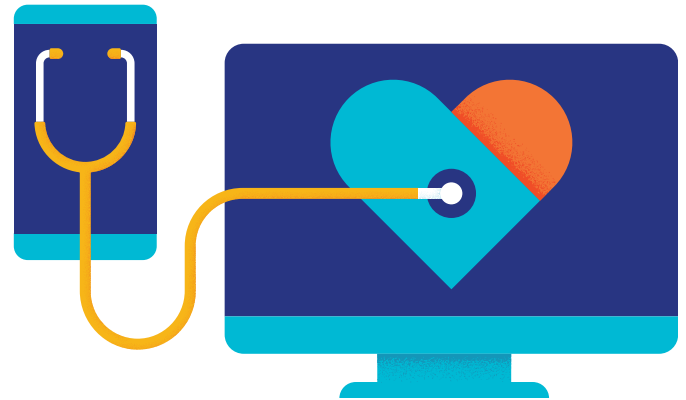
The digital transformation in health care is spreading rapidly as “health care consumers” look for digital experiences with a high level of personalization, ease of use and immediate results.¹

At its most basic, a digital health care platform should provide employees access to their health care information across multiple devices. It should also provide cost-saving opportunities and greater transparency while maintaining access to quality health care services and prescription medications.

And as consumer demand grows for these types of experiences, the industry is responding. In fact, there are currently more than 300,000 digital health apps available, with 200 new apps added every day.²

However, flooding the market with apps isn’t going to improve the user experience unless they also support consumers through their entire health care journey. That’s why UnitedHealthcare is focused on building a simpler, more personalized and connected digital experience for its members.

As such, UnitedHealthcare has set forth an aggressive agenda to innovate its digital experience, launching more than 400 new features and enhancements in 2024, with a similar amount planned for 2025–2026.



“We’re committed to exceeding the expectations that employees have related to innovative digital tools and resources. No longer should health care be the exception. Our goal is to deliver an experience in line with other consumer service industries.”

Samantha Baker

Chief Growth Officer
UnitedHealthcare Employer & Individual

4 out of 5
consumers use a digital platform to manage their care and benefits³

Simplifying the health care experience

A strong digital experience starts with members accessing their health care information, where and when they want it.

That's one reason UnitedHealthcare created a digital "front door" experience via the **UnitedHealthcare® app** and **myuhc.com®** that helps to enhance the delivery of information across multiple devices and platforms. The experience is designed to help employees and covered family members understand and use their benefits more effectively by offering quick access to common online search terms, network providers, claim details, benefits information and actionable recommendations.

"Our goal is to make everything as simple as possible and reduce the number of steps it takes to get from point A to point B," says Samantha Baker, chief growth officer for UnitedHealthcare Employer & Individual. "Integrating all of a member's health benefits in one place – through myuhc.com and our mobile app – provides the clarity and insight employees want from their benefits plan."

Recent enhancements include:

- An enhanced provider search experience
- A simplified out-of-network claims submission process
- Expanded AI-supported chat capabilities to help members get answers faster
- A redesigned homepage dashboard for a simpler view and navigation
- Easier access to the **UnitedHealthcare Rewards** program
- The ability to order, track and manage prescriptions
- The ability to add a card to Apple Wallet® and Google Wallet™ as a form of payment

UnitedHealthcare also recognizes that health literacy is an ongoing challenge. With 9 in 10 Americans struggling to understand and utilize their benefits, it's important to design tools to help bridge that knowledge gap.⁴ When employees receive the information they need when and how they want it, they're more likely to understand and use their benefits and be empowered to make more informed decisions. For employers, that matters because it may mean fewer requests for help and potential cost savings when employees make more informed health choices.

"We earn our place as a trusted carrier to our clients because we are committed to offering their employees a seamless digital experience and pathway to the information, tools and resources members need to make and feel confident in their decisions," Baker says.

9 in 10

Americans struggle to understand their health benefits⁴



"The easier we make it for members to engage with their benefits, the more likely they are to proactively take care of their health."

Samantha Baker

Chief Growth Officer
UnitedHealthcare Employer & Individual

Boosting employee engagement through greater personalization

Taking the digital experience to the next level involves making it more personal. The latest updates to the UnitedHealthcare digital experience are intended to give employees and covered family members an interaction tailored to their **stage of life** and individual health journey. Using member **data and advanced analytics** helps create personalization and delivers a more engaging digital experience.

It starts by welcoming new members, even if their coverage doesn't begin right away. Once members set up their account and preferences, new members enter their digital "front door" and are greeted with a personalized home screen. Even before their effective date, they can search for network providers and get familiar with their benefits.

Once their profile is complete, employees will see a customized dashboard. The dashboard displays the information they need and puts it right at their fingertips, including:

- ❶ Coverage information and member health plan ID cards
- ❷ A list of providers
- ❸ Optum Rx prescriptions
- ❹ Account balances
- ❺ Deductible and out-of-pocket limit status
- ❻ UHC Rewards information, when included in plan

The dashboard is also where employees will find personalized recommendations, much like an online shopping experience. Those recommendations may include additional benefits, programs and resources tailored to the employee's health journey.

"Evolving our digital tools and services is how we can better advocate for our members and empower them to make informed decisions about their health and well-being," explains Baker.

↑100%

increase in year-over-year
UnitedHealthcare app
usage from 2023-2024⁵



Recently, UnitedHealthcare launched a new **provider search experience** that transforms how members search for care by displaying prioritized Smart Choice results with a dynamic score based on 4 important factors:



Quality – evaluating provider care delivered through externally validated and evidence-based guidelines (e.g., safety, timeliness, effectiveness)



Benefits – ensuring maximization of an employee's health plan design and reduction of out-of-pocket costs



Convenience – analyzing appointment availability and travel distance



Personal fit – comparing providers who fit employee preferences like accessibility needs, gender, culture and language

Taking these factors into consideration may help employees find the right provider based on their health care goals.

A well-rounded digital health experience also utilizes wearable devices and rewards programs to engage members, with the goal of helping drive healthier behaviors and better health outcomes.

UHC Rewards is an incentive-based program that focuses on rewarding members for completing healthy actions, such as meeting walking goals, tracking sleep and completing a health survey that leads to personalized recommendations.

“We’re focused on evolving UnitedHealthcare Rewards to increase engagement by expanding rewardable actions to offer more choices in how members earn and redeem rewards,” says Amy Jordan, vice president of consumer digital engagement for UnitedHealthcare Employer & Individual. “Simplifying the experience within the UnitedHealthcare digital ecosystem is all about meeting members where they are.”



2.3x

higher engagement with the UnitedHealthcare app
among members who participated in the UHC Rewards
program compared to those who didn't⁶



Connecting the health care ecosystem

Delivering a connected experience is important to helping employees navigate their health journey. Employers agree – 37% of employers surveyed said they were offering services to help employees access the right care for their needs as part of their health care cost reduction strategy, and 39% thought that offering access to digital tools and telehealth also leads to lower costs.⁷

UnitedHealthcare is working to make it easier for members to take care of health needs by connecting the dots across multiple touch points in the health care ecosystem. Making virtual health care available directly through the UnitedHealthcare app, for example, minimizes the number of steps it takes an employee to get to care. “Integrating virtual health services into our digital front door – our mobile app – opens new pathways to quality, affordable care,” says Baker.

Another way to streamline the health care journey for employers is through integrated benefits. When one’s medical, **pharmacy**, **behavioral**, **specialty** and other benefits are provided and managed by one carrier, the systems, processes and digital experiences are interconnected and may help better address **whole-person health** needs. Providers may access a patient’s health history and help them make more informed decisions based on their coverage, network and prescription plan, which may lead to cost savings for both the employee and employer. Plus when these benefits are accessed through one entry point, it may be a less complicated experience for the employee.

“There’s a lot that we can do in our role to help our members navigate their health care experience,” says Jordan. “Whether it’s physical, emotional or financial health, we’re continuing to invest in new ways of engaging our members and becoming a source in managing their health and wellness.”

Recognizing that employees may be interested in solutions in addition to the benefits offered by their employer, UnitedHealthcare is introducing UHC Store – an experience designed to help empower member choice. Through UHC Store, members can purchase discounted health and wellness offerings that may align with their personal needs and preferences.

Similarly, with **UHC Hub™**, employers can also shop from more than 20 vendors to help enhance their benefits offerings. UHC Hub not only expands options for employees but may also reduce administrative complexity – which may be especially valuable given that 50% of employers manage 4–9 different digital health vendors.⁸

Whether selected by the employer through UHC Hub or purchased directly by members via UHC Store, these offerings are easily accessible through the **UnitedHealthcare app** or **myuhc.com**.

Additionally, UnitedHealthcare Advocates can view which vendors a member may have access to through either platform. This enables Advocates to make members aware of those offerings and connect them to solutions that may fit their needs.

“Employers are looking to us to provide the products and solutions that help make health care more affordable and easier to use,” explains Baker. “Our digital experience is designed to help make it easier for employees to access the tools, resources and benefit information they want at their convenience.”

Learn how UnitedHealthcare is delivering a better member experience >

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¹ Stoumpos, A. Digital Transformation in Healthcare: Technology Acceptance and Its Applications. National Library of Medicine, Feb. 20, 2023. Available: <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC9963556/>.

² Navigating the digital health landscape. American Medical Association (AMA). Available: <https://www.ama-assn.org/practice-management/digital/navigating-digital-health-landscape>. Accessed: June 6, 2024.

³ Healthcare In The Digital Age: Consumers see unified platforms as key to better health. PYMNTS, Dec. 2023. Available: <https://www.pymnts.com/wp-content/uploads/2022/12/PYMNTS-Healthcare-In-The-Digital-Age-December-2022.pdf>. Accessed: June 13, 2025.

⁴ An Introduction to Health Literacy. National Library of Medicine, Oct. 4, 2023. Available: <https://www.nlm.gov/guides/intro-health-literacy>.

⁵ UnitedHealthcare internal analytics, June 2024.

⁶ UHC Rewards Book of Business 2024.

⁷ Continuing care in the face of costs, complexity and concerns. Employee Benefit News, April 9, 2024. Available: <https://www.benefitnews.com/research-report/continuing-care-in-the-face-of-costs-complexity-and-concerns>.

⁸ Plescia, M. Employer point solution fatigue: How can health startups rise above? MedCityNews, Sept. 29, 2022. Available: <https://medcitynews.com/2022/09/employer-point-solution-fatigue-how-can-health-startups-rise-above/>. Accessed: June 13, 2025.

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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.

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.

UHC Store provides a member-direct purchase of health and wellness offerings. UHC Store is not a product, program nor service, is not insurance, and is not a substitute for health plan benefits nor professional medical advice, diagnosis, or treatment. UnitedHealthcare does not endorse nor guarantee offerings available through UHC Store. UnitedHealthcare is not responsible or liable for services, or advice given by a UHC Store participant of these offerings. Individuals are responsible for understanding potential risks associated with using these offerings. Purchasing any offerings may have tax implications. Health Savings Account (HSA) use and eligibility may be impacted. Individuals should consult with a tax specialist to determine whether they have any tax obligations from purchasing offerings from the UHC Store. Components subject to change. UHC Store is not available in all states or for all members.

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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