Making health care costs clearer before, during and after care

Health care costs can feel confusing at every step of the care journey. UnitedHealthcare is helping employers bring more clarity to the experience, with tools and support designed to help employees plan for costs, identify lower-cost options and manage bills with more confidence.

See how UnitedHealthcare is simplifying the health care experience >

United Healthcare®

Plan for costs before care

≈2 in 3

U.S. adults said they are worried about being able to afford health care[1]

Get cost clarity at the point of care

48%

of consumers say they don't know where to turn for accurate prescription cost information[2]

Make bills easier to understand and pay

≈40%

of Americans find medical bills confusing[3]

How UnitedHealthcare helps:

Plan for costs before care

- With the **Surest® health plan**, members can see upfront pricing to compare care options before making decisions
- UnitedHealthcare plan members can search for care and receive a prioritized list of options with clear **Smart Choice** scores based on quality, benefits, coverage and personal fit data
- **Tax-advantaged savings and spending accounts** such as health savings accounts (HSAs), health reimbursement accounts (HRAs) and flexible spending accounts (FSAs), can help employees set aside funds for eligible health care expenses and prepare for future costs

Get cost clarity at the point of care

- **Optum AI technology** is helping create greater connectivity with providers by simplifying claims, reducing administrative burden and improving transparency
- **Point of Care Assist®** from Optum gives providers real-time benefit and care information
- **PreCheck MyScript®** from Optum and **Proactive Savings Alerts** help notify providers and members when lower-cost medication options are available
- Reducing **prior authorization requirements** by 30% in 2026, creating a simpler, more predictable experience around care costs and coverage

Make bills easier to understand and pay

- Simpler **Explanation of Benefits (EOBs)** help members better understand what was billed and paid
- UnitedHealthcare members can track their deductible progress and pay claims directly through the **UnitedHealthcare® app** or **myuhc.com®**
- **Naviguard®** can help members resolve out-of-network balance bills

continued

[1] Americans' Challenges with Health Care Costs. KFF, April 30, 2026. Available: https://www.kff.org/health-costs/issue-brief/americans-challenges-with-health-care-costs/.

[2] How patient access technology can simplify the patient care journey. Surescripts survey, commissions by The Harris Poll to conduct an online survey in English and Spanish of 1,007 patients in the U.S. between Nov. 21 and Dec. 1, 2025. Available: https://surescripts.com/patient-access-technology-simplify-patient-care-journey.

[3] Nearly 40% of Americans Confused by Medical Bills. YouGov survey, commissioned by AKASA between March 9–14, 2022. Available: https://akasa.com/press/nearly-40-of-americans-confused-by-medical-bills/. Accessed July 8, 2026.

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The UnitedHealthcare plan with Health Savings Account (HSA) is a qualifying high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.

The UnitedHealthcare plan with Health Reimbursement Account (HRA) combines the flexibility of a medical benefit plan with an employer-funded reimbursement account. Health reimbursement accounts (HRAs) are administered by Optum Financial, Inc. and are subject to eligibility and plan restrictions. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions.

Flexible spending accounts (FSAs) are administered by UnitedHealthcare and are subject to eligibility and restrictions. A flexible spending account is not insurance. It may also be referred to as a flexible spending arrangement. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment, and restrictions. Federal and state laws and regulations are subject to change.

Smart Choice is proprietary to UnitedHealthcare designed to provide members with greater personalization and choice with respect to the provider search experience that considers member preferences quality care, costs, accessibility and convenience. Smart Choice is intended as a guide when selecting care. Smart Choice may rely on personal data. We do not endorse any particular provider or guarantee quality. Scores are generated using artificial intelligence (AI). The AI may not always be error-free and could include incomplete or inaccurate information. Judgement should be used when selecting care.

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.