



# A focus on the future of health care

With the aim to better manage costs and streamline access to care, 3 emerging trends are at the heart of our innovation priorities:

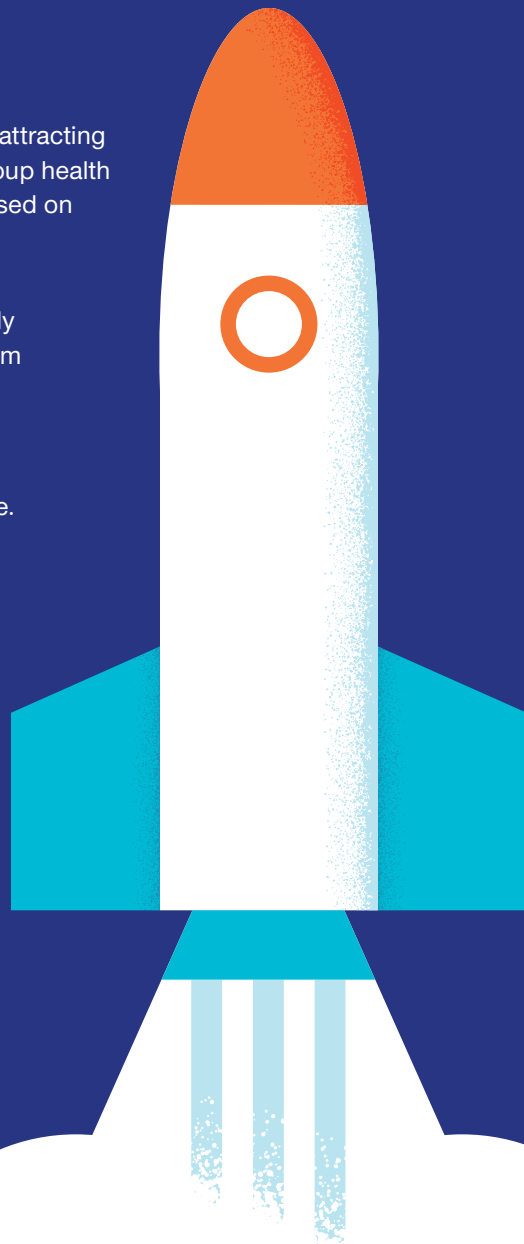
## Launching health plans for tomorrow

Employers have long struggled with attracting and retaining talent. In response, group health plan designs have been largely focused on giving employees more.

Now, employers are looking to strike a balance between consumer-friendly plan designs and plans that help them manage their costs.

UnitedHealthcare is working to reimagine health plan solutions that meet tomorrow's needs. For everyone.

To learn more, contact your broker, consultant or UnitedHealthcare representative



UnitedHealthcare

There for what matters™



### Coverage tailored to specific employee populations

Health needs vary by community—making it difficult for employers to select a one-size-fits-all health plan

# 340

health, environmental and socioeconomic measures drive America's Health Rankings®<sup>1</sup>



#### Chronic conditions or diseases

- **Level2** is a health plan designed to help people with type 2 diabetes improve their glucose levels and slow or even reverse their condition



#### Local plan designs

- **SelectColorado** aims to help manage costs in northern Colorado—one of the nation's highest health care cost areas



### Lower upfront costs and richer benefits

Members are looking for immediate value, without having to wait until deductibles are met

# 44%

of Americans are living paycheck to paycheck<sup>2</sup>



#### \$0 copays for:

- **Network virtual visits\*** for primary and urgent care
- **5 vital drugs** through the UnitedHealthcare Vital Medication Program: albuterol, epinephrine, glucagon, insulin and naloxone



#### Tools for affordability

- **Care Cash®** is a preloaded debit card to help pay toward cost-sharing for certain eligible network health care expenses
- **UnitedHealthcare Benefit Ally®** provides automatic financial relief during covered health emergencies



### Greater visibility into plan details and costs

Making health care easier for members to understand often results in better health outcomes

# 9 in 10

Americans lack the health literacy necessary to navigate the health care system<sup>2</sup>



#### Seamless digital experiences

- **myuhc.com®** and the UnitedHealthcare® app offer simplified, personalized and connected digital journeys that allow members a view into their coverage and cost estimates for certain providers and health services



#### Upfront pricing

- **Surest™** from UnitedHealthcare is a health plan that allows members to compare costs before making an appointment

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



**“A good health plan design is simple to use and understand and delivers value to the member from day one.”**

**Karen Silgen**

Vice President of Product  
UnitedHealthcare Employer & Individual

<sup>1</sup> Reporting produced by the United Health Foundation: <https://www.americashealthrankings.org>.

<sup>2</sup> Beckman, K. Inflation pain: 44% of Americans are living paycheck to paycheck. BenefitsPro, April 19, 2023. Available: <https://www.benefitspro.com/2023/04/19/inflation-pain-44-of-americans-are-living-paycheck-to-paycheck/>. Accessed: Sept. 5, 2023.

Virtual primary care are services available with a provider via video, chat, email, or audio-only where permitted under state law. Virtual primary care services are only available if the provider is licensed in the state that the member is located at the time of the appointment. Virtual primary care is 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. Certain prescriptions may not be available, and other restrictions may apply.

All UnitedHealthcare members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the Website or Mobile application terms of use under Find Care & Costs section.

Care Cash provides a pre-loaded debit card which can be used for certain health care expenses. If the card is used for ineligible 213(d) expenses, individuals may incur tax obligations and should consult an appropriate tax professional to determine if they have such obligations. The information provided in connection with Care Cash is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional to determine what may be right for them.

The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

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