



How a quality advocacy program enhances member satisfaction and loyalty

Advocacy solutions designed to anticipate potential health needs may help drive more informed health care decisions and better support members.



Consumers continue to face challenges in understanding health care fundamentals. A survey revealed that consumers had some level of difficulty understanding their health benefits or finding care – and those difficulties may lead employees to postpone care or choose care that may not be the best fit.¹

That's where advocacy may make a meaningful difference.

Consider Amber's story*



Over the past few years, Amber felt trapped in a body she no longer recognized. Her pain – though invisible to others – was debilitating, and the absence of a clear diagnosis left her feeling frustrated and helpless.

"I had 27 appointments in 2 months and I had no answers," she said. "I had no more answers than I did when I started." The endless cycle of doctor visits and inconclusive tests only deepened her despair.

At her lowest point, even the simplest tasks became monumental challenges. Showering, for instance, often left her so exhausted that the rest of her day was lost to fatigue. She found herself unable to participate in family functions, missing out on precious moments with her loved ones.

"I have a 7-year-old who wants me to run and play with her, get up on the swings and run on the playground," Amber explained. "And when vacuuming half of your living room forces you to lie down for an hour, that's a problem."

[Watch Amber's story →](#)

The introduction of Advocacy solutions like Complex Care Concierge and Diagnostic Odyssey from UnitedHealthcare proved to be a turning point for Amber. These programs provided the support and resources she desperately needed, helping her navigate the complex health care system and finally begin to get answers. With the assistance of dedicated Advocates, Amber was able to receive a proper diagnosis and access the treatment she required. This not only improved her physical health but also restored her sense of hope and well-being – allowing her to reconnect with her family and reclaim her life.

There are many stories similar to Amber's, and the impact of this compassionate, hands-on support extends beyond the individual. For employers, working with a carrier that advocates for its members and helps them navigate the health system may lead to more favorable health outcomes, reduced health care costs and a better benefits experience overall for employees and their families.

*Actual member results. Individual results may vary. Health outcomes not guaranteed.
continued

Proactive navigation using data and insights

Data can provide powerful insights to help answer questions that are at the forefront of a member's mind and may also be used to deliver recommendations members might not have considered.

Using data, including a member's eligibility and interactions with the health system, UnitedHealthcare offers personalized support. One example is through active member intercept, which is built to help members avoid unnecessary costs with near real-time support that may lead to more informed choices. For instance, if a member schedules an appointment with an out-of-network provider or is approaching their benefit limits, they'll receive an alert.

This type of predictive analytics also looks at demographic information and claims history to estimate a member's likelihood of utilizing potentially higher-cost out-of-network services for future nonemergencies. With this information, employers may want to consider running a campaign to educate their workforces about using appropriate **sites of care**. Members may also appreciate getting a notification from an Advocate about a lower-cost network provider or site of care option.

UnitedHealthcare also works to proactively identify members who may need additional support. Advocates may connect members to resources and solutions that are designed to help meet their social, mental and financial needs using a personalized dashboard that includes:

- **Member profile** – preferred name, reason for call, Net Promoter Score® (NPS®) emoticons, date and details of last call, flagged action items, communication preferences, birthday reminders and personal notes
- **Care path opportunities** – top 3 clinical opportunities within clinical programs, health education and decision support, pharmacy and cost-saving opportunities
- **Health assessments and incentives** – 3 most recently completed activities, self-reported health assessment and related incentives and rewards
- **Health spend and provider details** – 5 most recent claims, alerts to encourage members to stay in network, provider information and cost tools, including the average cost for each service based on a member's location
- **Covered family members** – information about a member's covered family members and a summary of their benefits

Alternatively, members may use self-service tools such as **UnitedHealthcare® app** or **myuhc.com®** to find online programs suited for them.

UnitedHealthcare has also worked to deploy new AI-driven initiatives designed to support Advocate performance by surfacing answers to questions about benefits, claims, Explanations of Benefits (EOBs) and more.

“Our Advocacy programs are focused on making sure that we're meeting members where they are, proactively addressing their questions and helping them navigate the health system to make the most of their benefits regardless of how they choose to interact with us,” says Samantha Baker, chief growth officer for UnitedHealthcare Employer & Individual.

“When a lot of people think of advocacy, they're thinking customer service and call center support. But the overall goal of advocacy is to help support members in making better decisions.”

Geoff Bushman

Product Director
Advocacy
UnitedHealthcare Employer & Individual



Net Promoter, Net Promoter System, Net Promoter Score, NPS and the NPS-related emoticons are registered trademarks of Bain & Company, Inc., Fred Reichheld and Satmetrix Systems, Inc.



Compassionate, empathetic service in every interaction

An Advocate's main role is to look out for employees and their covered family members. At UnitedHealthcare, this means bringing support, empathy and a personal touch to each interaction they have with employees, knowing that health care may often be a sensitive and vulnerable topic.

"A person's health is one of the most important things in their lives," says Rebecca Madsen, chief executive officer of Advocacy for UnitedHealthcare Employer & Individual. "So, we need to be attuned to the unique situations members may be facing and give our Advocacy teams the tools to help members more easily find the care and support they need."

And Advocacy support starts right away, at the onset of the member onboarding process. This includes evaluating whether a member's usual providers are covered or considered out-of-network, in addition to reviewing their medications for comparable lower-cost alternatives available under their plan.

The goal is to have UnitedHealthcare Advocates available to members during all the large and small moments that matter in their life, with members choosing how they engage with Advocates based on their personal preferences – via phone, chat, the [UnitedHealthcare app](#) or [myuhc.com](#). Plus, knowing that health concerns don't always occur during business hours, UnitedHealthcare offers virtual assistance for provider search, claims and prescription status, health plan ID card and benefit details, so members have 24/7/365 access to the information they're searching for.

When a covered employee is a parent or caregiver to a child with complex needs – or they have a complex health care need themselves – even more support may be needed. Through the Special Needs Initiative (SNI) and the Diagnostic Odyssey and Complex Care Concierge (C3) programs, UnitedHealthcare identifies eligible adult members or families with children who have complex health care needs and assigns them a designated Care Advisor to provide 1:1 support.

Backed by a multi-disciplinary team, Care Advisors work to help these families and members navigate challenging health situations, with the goal of better health outcomes, lower costs and more supportive health care experiences.

The impact of these programs is best expressed by members themselves:*

"Her help was worth more than I can say in words."

Parent of child with cystic fibrosis who received support via the Special Needs Initiative

"She did all the research. I mean, she went totally out of her way to help me. And it's something I never expected."

Member who received support for her high blood pressure and behavioral health concerns



12M

members served by
UnitedHealthcare
Core Advocacy solutions³

1.3M

chats completed

and...

93%

chat satisfaction⁴

*Actual member results. Individual results may vary. Health outcomes not guaranteed.



More streamlined, simplified benefits experiences

Supported by teams skilled in facilitating access to health care across a wide variety of specialties, UnitedHealthcare seeks to address all the factors that may impact a member's overall health and well-being with a **whole-person approach** to its benefits strategy.

With one of the most robust datasets in the industry, UnitedHealthcare has a clear view into a population's needs and members' interactions with the health system. Connecting all the pieces across the health system and helping members navigate each step of their care journey becomes easier when Advocates have access to members' benefits information.

Integrating medical benefits with **specialty** (dental, vision and financial protection), **pharmacy** and **behavioral**, for instance, may create opportunities to diagnose and manage chronic conditions sooner, identify and deploy clinically effective treatments, streamline prior authorizations and more.

Advocates can make and track referrals to care management and clinical programs, including third-party benefit solutions, based on a member's eligibility and enrollment status.

For instance, Advocates can refer eligible members to health and wellness offerings through their employer-purchased options via **UHC Hub™** or employee-purchased options via UHC Store (coming soon).

Plus, members don't need a referral to many of these clinical programs – they may self-enroll in eligible programs via their customized dashboards, for a more streamlined experience.

All in all, UnitedHealthcare Advocacy services may play a big role in a member's experience navigating the health system. And the proof is in the numbers, with a 92% overall member satisfaction rate.⁵



68%

of enrollments into clinical programs are initiated by Advocates, with a 91% program acceptance rate⁵

↑ 14%

increase in clinical program enrollment⁶

Learn how UnitedHealthcare is delivering a better member experience >



¹ Driving growth through consumer centricity in healthcare. McKinsey & Company, March 14, 2023. Available: <https://www.mckinsey.com/industries/healthcare/our-insights/driving-growth-through-consumer-centricity-in-healthcare>.

² 2022-2023 UnitedHealthcare employer study analysis of 617 customers migrating from Core in 2022 to enhanced advocacy confirmed the estimated savings that were reported in an early study (2019-2020). Analysis completed on a continuous medical enrollment basis. Medical costs risk adjusted for age and gender. Value impact based on comparing clients by the adoption platform features vs. not (e.g., enhanced vs. Core advocacy).

³ UnitedHealthcare Advocate4Me performance reporting, 2024.

⁴ UnitedHealthcare Operations Reporting, 2024. Results not guaranteed.

⁵ UnitedHealthcare Advocate4Me performance reporting, 2024. Results not guaranteed.

⁶ 2024 Performance reporting, comparing enhanced Advocacy members (Elite/Premier) to Advocate4Me Core members.

Advocate4Me 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.

Participation in the Health Assessment is strictly voluntary. Any health information collected as part of the assessment will be kept confidential in accordance with the Notice of Privacy Practices; be used only for health and wellness recommendations or for payment, treatment or health care operations; and be shared with your health plan, but not with your employer.

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.

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.