



Unlocking coordinated care: The power of a primary care connection

Primary care providers can help streamline the health care experience for employees, which may lead to lower costs and better health outcomes.

Primary care providers (PCPs) are the coaches of the health care system, according to Dr. Gerald Hautman, chief medical officer of National Accounts for UnitedHealthcare Employer & Individual. “PCPs have the broadest scope of the field. They call the shots,” he says.

PCPs are often the first line of defense when a health issue arises, whether for preventive care, chronic disease management or the early detection and treatment of disease. When more specialized care is required, PCPs typically make the referrals.

The impact PCPs can have on an employee’s experience in the health system is significant. In fact, a study from the Journal of the American Medical Association (JAMA) found that Americans who engaged with a PCP received notably higher-value care and reported having significantly better health care experiences than those without a PCP.¹ Among UnitedHealthcare members, PCP engagement has also been linked to improved decision-making, better treatment adherence and lower claims trends compared to non-engaged members.²

Employers should recognize the importance of employees having a designated PCP and consider how their benefit strategies can promote that connection.



59%

of UnitedHealthcare members who engaged with a PCP had:

- **Improved decision-making**
- **Better treatment adherence**
- **Lower claims trends**

compared to non-engaged members²

Benefits of PCP engagement

- PCPs offer preventive care that may help avert serious or costly conditions later
- PCPs typically know their patients’ health history and goals, which may help address **whole-person health** gaps
- Using tools integrated into their electronic medical record (EMR) systems, PCPs may help patients access lower-cost prescriptions, more appropriate sites of care or specialists when needed

Actions for employers to consider

- Promote preventive visits and screenings through **employee benefits communications**
- Consider **networks** that include providers recognized for quality, cost-efficient care and who can meet their population’s diverse needs
- Choose a carrier that supports providers with tools to help patients make more informed decisions, and consider a plan design that requires or encourages members to see a PCP before seeking additional care

PCPs offer preventive care

In addition to being the first line of defense when a patient comes down with a cold or gets an injury, a PCP also plays an important role in providing preventive care services, such as well-child visits, annual checkups, screenings and immunizations.

Preventive care can help PCPs and their patients identify and diagnose health problems earlier, when treatment can typically be more effective.³

“When a personal health event arises, it becomes really clear how important a primary care provider is,” Hautman says. “If you already have a trusted relationship with a provider who knows you and your health history and can help you navigate next steps, you’re ahead of the game.”

Providers are often viewed as the face of health care. So, employees’ impressions of their providers can greatly influence their overall health care experience. In fact, bedside manner, staff and the competence of providers were identified as the top 3 drivers of health care sentiment among patients.⁴

PCPs help deliver whole-person health care

In the past, annual checkups primarily centered on physical evaluations, such as measuring a patient’s height, weight and blood pressure. Doctors would also examine the patient’s lungs and heart, assess their reflexes and perform blood tests.⁵

Recently, however, some health care providers are placing greater emphasis on patients’ lifestyle habits, including their exercise routines, sleep patterns and dietary choices.⁵ They’re also asking screening questions to assess any needs related to safety at home, social drivers of health (SDOH) and mental health.

These responses help PCPs support whole-person health, enabling them to connect patients with resources and services that address needs beyond just physical well-being.

This is where integrated benefits may be helpful. When medical benefits are integrated with **behavioral health**, **pharmacy**, **specialty** or other benefits, providers may have a clearer picture of an individual’s overall health and well-being. This may allow providers to connect members to the care they need more quickly and efficiently, resulting in a better and more coordinated care experience.

Employers may also want to consider how they’re meeting the needs of their **multigenerational workforces**. Depending on an employee’s generation or life stage, “primary” care may look different. For example, some women may view their OB/GYN as their PCP, and Millennials or Generation Z population may not think they need a PCP at all – or may prefer on-demand or virtual care to an in-person visit.



PCPs may help contribute to more coordinated experiences and reduced costs

There are clear advantages to having a PCP, both in terms of cost savings and improved health care navigation.

“When members have a primary care physician, they tend to have a lower cost of care,” Hautman says. “And our research demonstrates members who have a PCP have a better experience because they’re able to navigate a complex health care system a little more easily.”

Under most plans, annual preventive care visits with PCPs are covered at \$0 out-of-pocket, which may help prevent or identify potential gaps in care or health issues before they become more serious. When employees have a good, trusting relationship with their PCP, there’s often more open communication, improved compliance with treatment plans and an overall better health care experience.⁶

PCPs can also act as an employee’s care coordinator when more complex issues arise, recommending quality, cost-effective prescriptions, specialists and sites of care. To support that work, several **digital tools** have been developed to help simplify and lighten a provider’s administrative load while also aiming to improving care.

These include:

- Point of Care Assist® from Optum – Integrates with EMR systems, giving reliable and real-time health plan information, so providers may refer employees to network physicians and sites of care
- PreCheck MyScript® from Optum – Surfaces patient-specific prescription costs, lower-cost options and coverage details right at the point of care in providers’ EMR systems

These tools may help simplify the process of delivering more value to providers, close gaps in care and even lower costs.

PreCheck MyScript has been found to save members an average of \$110 per prescription when swapped with a lower-cost alternative, such as switching from a brand-name drug to a generic with similar drug properties.⁶ And that can save employers an average of \$295 per prescription switch.⁶

Up to
17%

potential savings with a UnitedHealthcare Charter® or Navigate health plan designed to build a stronger employee/PCP connection⁷



PCPs in action

1

During her annual PCP visit, Lisa discusses the gastrointestinal issues she is experiencing

2

Lisa's PCP recommends she get a colorectal screening, a preventive test that is \$0 for eligible members

3

Using Point of Care Assist, Lisa's PCP sees that Lisa's health plan requires her to see a gastroenterologist at an outpatient facility to ensure a colorectal screening is the next best-action

6

Lisa's gastroenterologist appointment and a follow-up colorectal screening reveal abnormalities in her colon

5

Knowing this information upfront prompts her to schedule the appointment the next day rather than waiting for her symptoms to get worse

4

Lisa's PCP refers Lisa to a gastroenterologist within her network and provides an estimate of what her cost-share will be based on her specific benefits and coverage information

7

Lisa's gastroenterologist develops a personalized treatment plan to help Lisa manage her symptoms and condition

8

Lisa's gastroenterologist and PCP regularly check in with Lisa during routine and follow-up appointments

Why this matters

This coordinated health care experience, facilitated by her PCP, resulted in Lisa getting the diagnosis and treatment she needed faster – without any costly surprises to her or her employer.

Member profile and scenario are fictional. Health outcomes are not guaranteed.

Learn how UnitedHealthcare is delivering a better member experience >

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¹ Quality and Experience of Outpatient Care in the United States for Adults With or Without Primary Care. JAMA Network, 2019. Available: <https://jamanetwork.com/journals/jamainternalmedicine/fullarticle/2721037>. Accessed: June 16, 2025.

² UnitedHealthcare Employer & Individual book-of-business internal analysis of claims incurred Jan. 2022–Dec. 2022 and paid through Feb. 2023.

³ Prevention is still the best medicine. Health.gov, Jan. 26, 2024. Available: <https://health.gov/news/202401/prevention-still-best-medicine>. Accessed: June 16, 2025.

⁴ 2023 Healthcare Industry Reputation Report. Available: <https://hubs.ly/Q0LJhCNPO>.

⁵ Is an annual physical always necessary? Advisory Board, Feb. 21, 2024. Available: <https://www.advisory.com/daily-briefing/2024/02/21/annual-physical>.

⁶ Optum Rx® analysis of full year (Jan '24 – Dec '24) trial claim and production claim data. Average savings is calculated when a lower cost savings opportunity is presented, dispensed at the pharmacy, and when the savings was >=\$1.

⁷ Savings estimates are based on book of business assumptions applied to sample plans and assume full-replace offering. Actual client savings will vary depending on actual plan design modeled. June 2025.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

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.

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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