



# Where employees seek care can impact cost and outcomes



Knowing where to go when health care needs arise can help lower costs for both employees and employers.

Where employees go for care can have a direct impact on cost. While visits to virtual providers, primary care providers (PCPs), urgent care facilities and emergency rooms (ERs) all have value within the health care landscape, they also come at very different price points.

For example, ER visits can cost between 15 and 52 times more than alternative sites of care, according to UnitedHealthcare data.<sup>1</sup> If an employee is experiencing back pain or a muscle sprain, urgent care may be a better site-of-care option, potentially saving up to \$872 for the employee and up to \$1,666 for their employer.<sup>1</sup>

**“Seemingly small decisions about where to seek care can have an outsize impact on costs. Educating employees about their site-of-care options and investing in strategies that help navigate them to the most efficient ones requires a group effort on the part of carriers, providers and employers.”**

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continued

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# Strategies to help employees make more informed decisions

With such a wide differential in cost, employers may want to consider strategies to help their employees make more informed choices about where to seek care. Promoting health plan literacy, reevaluating network and plan design and encouraging PCP-centered care may positively impact costs and outcomes.

## Promote health plan literacy

One of the first things employers can do to help drive employees to the appropriate site of care is educate them on both the average price points for different health care facilities, as well as which facilities are best for various health care situations. Employers may also want to consider how to build a workforce more **engaged with their benefits** since that may result in better outcomes and lower costs.



Site of care options	 24/7 Virtual Visit	 PCP office	 Urgent care facility	 Emergency room
Where to go for illnesses or injuries such as:	<ul style="list-style-type: none"> <li>• Allergies</li> <li>• Cold and flu</li> <li>• Pinkeye</li> </ul>	<ul style="list-style-type: none"> <li>• Cough</li> <li>• Urinary tract infection</li> <li>• Fever</li> </ul>	<ul style="list-style-type: none"> <li>• Back pain</li> <li>• Muscle sprains</li> <li>• Skin infections</li> </ul>	<ul style="list-style-type: none"> <li>• Chest pain</li> <li>• Shortness of breath</li> <li>• Severe injuries</li> </ul>
Average out-of-pocket cost <sup>1</sup>	\$16*	\$52	\$50	\$922
Average cost paid by health plan <sup>1</sup>	\$36*	\$112	\$134	\$1,800



## Reevaluate health plan and network designs

When designing their **employee health plans**, employers have options.

Whether it's a high deductible health plan (HDHP) or a copay-driven plan – or a portfolio that includes both – employers may want to consider how their health plan affects site-of-care decisions.

For instance, if an employer has a relatively healthy workforce, HDHPs may act as means to reduce costs – and employees may also benefit from incentives to choose lower cost, higher value sites of care and providers. A copay-only plan that allows employees to compare costs prior to receiving care may also help them make more informed decisions around where to go for care.

**Provider networks** also play a large role in the care available to employees and the choices that they make. Employees may appreciate the number of providers and site-of-care choices that a broad network affords, but this option may create decision fatigue for employees and variability in costs for employers. High-value networks with coverage that is concentrated to a pool of quality providers and facilities may feel limiting to employees, but may result in less cost variability.

While employees are the ultimate decision-makers when it comes to choosing care for themselves or their families, employers are in the unique position to implement strategies designed to help inform decisions, which may lead to lower costs for everyone.



<sup>1</sup>The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change and may apply after the deductible according to plan design.



## Encourage the PCP relationship

Whether or not an employee makes a habit of regularly **visiting a PCP** may depend on several factors – such as **generational preferences**, barriers to access or cost misperceptions – but UnitedHealthcare data is clear about the benefits of having a PCP.

That's why employers may want to encourage their employees to establish a relationship with a PCP they trust. These providers may act as an employee's care coordinator when more complex issues arise, recommending quality, cost-effective prescriptions, specialists and sites of care based on their unique health needs.

Members who visited a PCP more than once in a 2-year period were:<sup>1</sup>

**12% more**

engaged in their health and well-being

**20% more**

likely to adhere to health care recommendations

**8% lower**

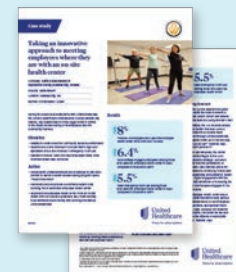
for risk-adjusted claims

## On-site health and wellness centers

Some larger employers have found value in opening on-site clinics that allow their employees to get quick, cost-efficient care. In fact, 53% of large employers currently offer some type of on-site clinic and an equivalent amount of those who don't plan to do so in the next year.<sup>2</sup>

Hear about one employer's success at **building a healthier workplace** with its "Road to Wellness" Employee Health Center.

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<sup>1</sup> Source for all statistics: UnitedHealthcare Employer & Individual book-of-business internal analysis of claims incurred Jan. 2022–Dec. 2022 and paid through Feb. 2023.

<sup>2</sup> 2024 Large Employer Health Care Strategy Survey. Business Group on Health, 2023. Available: <https://www.businessgrouphealth.org/resources/2024-large-employer-health-care-strategy-survey-full-report>.

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.

24/7 Virtual Visits is a service available with a Designated Virtual Network Provider via video, or audio-only where permitted under state law. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are 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. Check your benefit plan to determine if these services are available.

This case study is true. Savings calculated on book-of-business case rate savings for these programs. Savings for enrolled members are case specific. Results will vary based on client specific demographics and plan design.

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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