







Where employees go for care can impact costs

When employees make more informed choices about where to get their health care, employers and employees alike may see savings.



Comparing costs, site by site

Site of care – where a medical service is delivered – can significantly impact cost, even for identical medical issues and treatments.

	 Virtual urgent care	 Primary care provider (PCP)	 Urgent care	 Emergency room (ER)
Allowed amount paid by a combination of the plan sponsor and member ¹				
	\$55*	\$150	\$175	\$1,800
Meant for employees who are experiencing symptoms related to				
Allergies	•	•		
Bladder infection/UTI	•	•		
Broken bone			•	•
Bronchitis	•	•	•	
Chest pain				•
Cough	•	•		
COVID-19 symptoms	•	•	•	
Earache	•	•		
Fever	•	•		
Flu/common cold	•	•		
Migraine/headache	•	•		
Muscle ache/sprain	•	•	•	
Pinkeye	•	•		
Severe illness or injury				•
Shortness of breath				•
Sinus infection	•	•		
Skin rash	•	•		
Sore throat	•	•		
Stomach pain	•	•	•	
Yeast infection	•	•		

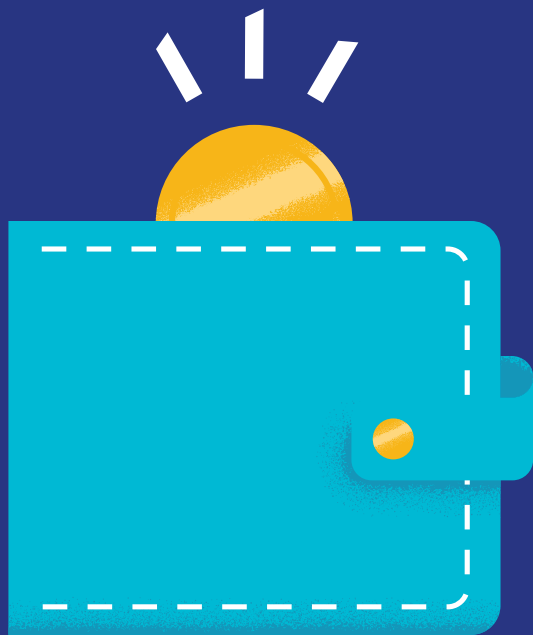
The ER impact

When used appropriately, ER visits serve a critical function in the health care system. But because ERs are more expensive than other options, knowing when – and when not – to choose the ER for care can make a big difference in cost for both employers/plan sponsors and members.

ER visits can cost

10x
more than an
urgent care visit¹

¹The Designated Virtual Visit Provider's reduced rate for a virtual urgent care visit is subject to change and may apply after the deductible according to plan design. Individuals should check their benefit documents for specific coverage details.



+12%

more optimal health care decision-making among UnitedHealthcare members who engaged with a PCP more than once in a 2-year period compared to nonengaged members based on Health Activation Index® scores²

+3.7x

more ER visits among members with below-average activation scores compared to highly activated members²

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United
Healthcare®

Strategies to help employees make more cost-effective care choices



Consider health plan and network design

Certain health plans and networks are built to help promote the choice of more cost-efficient care settings, offer more visibility into upfront costs or require employees to have an established relationship with a PCP who can help them make more informed choices about where to go for care.



Educate employees and get them engaged in their plan

Seek opportunities to educate employees – in addition to direct communications they may receive from their plan – so they can better understand the impact different sites of care have on cost, outcomes and experience, and encourage them to ask their PCP or UnitedHealthcare Advocate for help choosing an appropriate site of care.



Incentivize cost-appropriate choices

Invest in wellness programs that encourage or reward employees for seeking care at the most cost-efficient site based on their needs.

“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.”

Craig Kurtzweil

Chief Data & Analytics Officer
UnitedHealthcare Employer & Individual

¹ UnitedHealthcare Employer & Individual internal claims data across 1.5M National Account members. All values exclude preventive care and COVID DX codes and are limited to potentially inappropriate ER diagnosis codes. ER visits are limited to ER facilities, not free standing ERs.

² UnitedHealthcare Employer & Individual internal data based on claims incurred between Jan. 1, 2024-Dec. 31, 2024, and paid through March 31, 2025. Based on members with below-average activation compared to members with high activation levels per the UnitedHealthcare Health Activation Index.

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.

Advocate 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.

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.

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