



# Integrating specialty and medical benefits may simplify care and lower costs

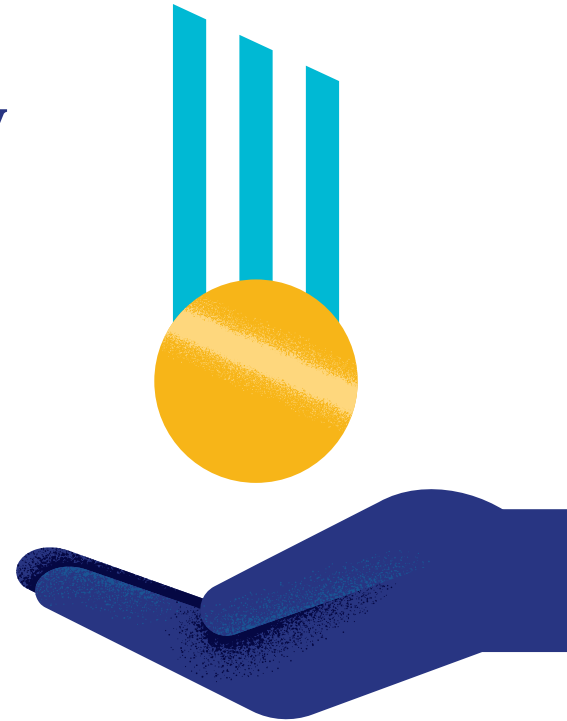
From closing gaps in care to streamlining member experiences, better outcomes may be within reach when clients bundle benefits with a single carrier.

Employers looking to support the whole-person health of their employees can build health plans with benefits that go beyond medical and pharmaceutical coverage to address other areas of their health – including behavioral, financial and overall well-being.

When these products are purchased through separate or standalone carriers, employees may experience gaps in care, disjointed experiences and higher costs. But when bundled under a single carrier, employers and employees may gain additional advantages.

**Specialty benefits** – such as dental, vision, life and disability – can help employers deliver well-rounded health benefits. In fact, surveyed employers ranked specialty benefits as the third most important benefit to include in group health insurance, after medical and pharmacy.<sup>1</sup>

Integrating specialty with other benefits may lead to more proactive identification of potential health issues, increased member engagement and significant health care cost savings.



**“Integrating specialty and medical benefits through one carrier can have a big impact by reducing an employer’s administrative burden, simplifying an employee’s health journey and in some cases, reducing overall benefits costs.”**

**Tom Wiffler**

CEO, UnitedHealthcare Specialty Benefits

## Reducing the cost of care for employees

Many people struggle to pay for unexpected bills, with nearly 50% of surveyed U.S. adults indicating they are unable to pay a \$500 surprise medical bill.<sup>2</sup>

When **supplemental health plans**<sup>3</sup> are bundled with a medical plan, employers may unlock additional value for employees. Often offered on a voluntary basis, some supplemental health benefits pay out a lump sum that the employee can use for out-of-pocket health care costs, rent, groceries and more.

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### Options include coverage for:



**Accident Protection**  
unexpected injuries



**Critical Illness**<sup>4</sup>  
conditions such as heart attack,  
stroke and cancer



**Hospital Indemnity**  
hospital stays

With Benefit Assist™, UnitedHealthcare can proactively look for eligible medical claims that may qualify for a payment from an employee's supplemental plan – and either autopay the claim or reach out to the employee to help them submit a claim. In fact, clients with integrated UnitedHealthcare medical and supplemental health benefits have seen 83% of supplemental health claims either auto-paid or initiated by UnitedHealthcare Benefit Assistants.<sup>5</sup>

“What makes Benefit Assist unique is how quickly it can get cash in the hands of members at their time of need,” explains

Paul Hummel, vice president of voluntary benefits growth for UnitedHealthcare Employer & Individual. “It’s a concept that has really gained traction in the market.”

This data-driven approach takes the **administrative burden** off employees during a stressful time for them and their families and provides timely financial support when they may need it most. As UnitedHealthcare continues to expand its integration capabilities, it will be introducing Benefit Assist for Maternity Leave to cover eligible Short-term Disability maternity leave claims under fully insured health plans.



## The impact of dental and vision on whole-person health

There is a well-established connection between one's dental, vision and medical health. For instance, a routine eye exam has the potential to detect more than 20 health problems, including certain cancers, strokes and even Lyme disease.<sup>6</sup> Poor oral health has been linked to conditions such as respiratory disease, diabetes, cancer and endocarditis – which, when left untreated, cost employers nearly \$46B in lost productivity.<sup>7</sup>

With medical and specialty benefits bundled under one carrier, providers and employees may access a more complete view of their overall health and close potential gaps in care. When not bundled, it's more difficult to see the bigger picture.

**“There is a clear correlation between oral and eye care, and a member’s overall health. We’ve found improving the oral health of members with chronic conditions can result in lower long-term costs for that member, and regular vision care can better identify conditions and alert patients to health risks that go beyond their vision.”**

**David Bailey**

Chief Growth Officer for UnitedHealthcare Specialty Benefits



## Disability insurance fuels better outcomes through advocacy support

Disability insurance<sup>3</sup> may also offer partial income replacement for employees unable to work due to illness or injury. When disability coverage is bundled with a UnitedHealthcare medical plan, our integration capabilities have the potential to simplify the claim process, lead to quicker claim resolution and return-to-work, and improve health outcomes for employees.

This includes engagement with clinical care teams, which may help members better manage their condition, and data sharing across medical and occupational health teams to help speed up claims processing.

**Advocates** provide personalized 1-on-1 assistance and support for the employee by identifying opportunities to connect them to resources – such as clinical programs to help them better manage their condition, virtual physical therapy options to address an injury or behavioral health support to manage the emotional aspect of being unable to work – demonstrating the power of an integrated benefits strategy.

**“Behind every disability claim is a medical condition, driving health care spend and workplace absences, and the disability benefit experience is a critical opportunity to engage with employees on their health care journey. Integrating disability, leave of absence and medical data helps us meet our members where they are — at the right time and with the right resources.”**

**Paul Unni**

National Director  
Financial Protection Market Solutions  
UnitedHealthcare Employer & Individual



# Employers benefit from bundled pricing and impact reporting capabilities

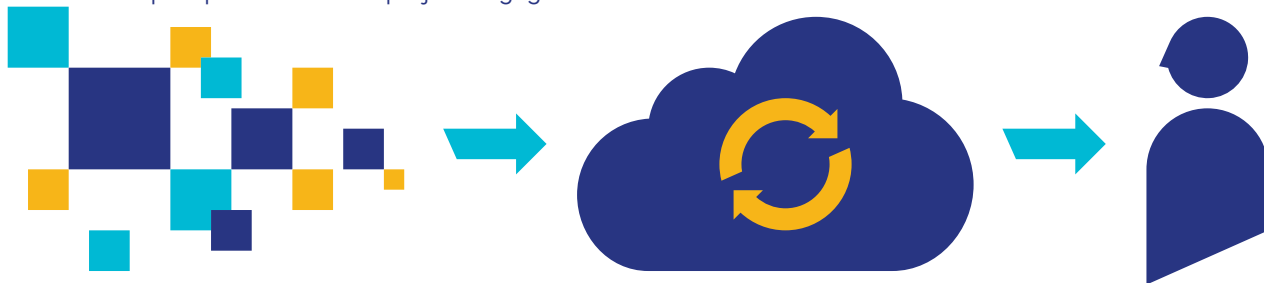
Employers looking to leverage the advantages of bundled insurance may want to look at a carrier like UnitedHealthcare, which provides a single source for quality health care benefits. UnitedHealthcare has the capability to combine more affordable medical plans with comprehensive specialty benefits—including dental, vision and supplemental health. When employers bundle benefits, they can take advantage of pricing programs that offer premium discounts or administrative credits, which may add up to significant savings.

When considering UnitedHealthcare, a pre-sale review may help an employer understand the impact bundling specialty and medical coverage can have on their bottom line. These reviews are personalized, using data from an employer's current medical plan performance to project engagement

and financial outcomes, and help the employer understand how best to customize benefit offerings to support their employees' health and financial needs.

Employers with integrated benefits subsequently gain access to robust reporting that looks at their employee populations' health across medical and specialty, gaining a deeper understanding of their realized plan performance and the ability to better identify ongoing health insights and potential opportunities.

From higher member satisfaction to lower cost of care, employers that integrate specialty and medical benefits may be able to better address their employees' whole-person health needs, leading to potentially better overall health.



## Learn how UnitedHealthcare supports a whole-person health approach >

United  
Healthcare®

<sup>1</sup> UnitedHealthcare Whole-Person Health Research conducted between February 20, 2024, and April 25, 2024. Based on 12 in-depth interviews with brokers and consultants and 2 mini focus groups with a total of 12 employers in addition to a survey of 200 brokers and consultants and 300 employers, facilitated by TRC Insights, a market research consulting company.

<sup>2</sup> Lopes, L. et al. Health Care Debt In The U.S.: The Broad Consequences Of Medical And Dental Bills. Kaiser Family Foundation, June 16, 2022. Available: <https://www.kff.org/report-section/kff-health-care-debt-survey-main-findings/>.

<sup>3</sup> These plans are limited excepted benefit plans that are not considered major medical coverage. UnitedHealthcare financial protection plans are not available in New York.

<sup>4</sup> Critical Illness products are referred to as specified disease products in NY and WI.

<sup>5</sup> UnitedHealthcare Supplemental Health book of business, Jan. 1, 2022 – Sept. 1, 2023.

<sup>6</sup> Mukamal, R. 20 Surprising Health Problems an Eye Exam Can Catch. American Academy of Ophthalmology, April 24, 2024. Available: <https://www.aao.org/eye-health/tips-prevention/surprising-health-conditions-eye-exam-detects>.

<sup>7</sup> Health and Economic Benefits of Oral Disease Interventions. National Center for Chronic Disease Prevention and Health Promotion (NCCDPHP), May 15, 2024. Available: <https://www.cdc.gov/nccdp/priorities/oral-disease.html>.

Accident Protection: UnitedHealthcare Accident Protection product is provided by UnitedHealthcare Insurance Company. The policies have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

Critical Illness: UnitedHealthcare Critical Illness product is provided by UnitedHealthcare Insurance Company. Critical Illness coverage is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. The policies have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

Hospital Indemnity: UnitedHealthcare Hospital Indemnity product is provided by UnitedHealthcare Insurance Company. The product provides a limited benefit for certain hospital indemnity plan benefits. Please note: HOSPITAL INDEMNITY coverage is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. The policy has exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. This product is not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

Benefit Assist: Benefit Assist support is available at no additional cost to groups with a health plan and supplemental health plan from UnitedHealthcare. Benefit payments associated with the Supplemental Health Plan Benefit Assist program are subject to eligibility requirements and benefits outlined in your UnitedHealthcare policy. For more details, contact your broker or UnitedHealthcare sales representative.

Supplemental Health Plans: These policies do not meet the definition of minimum essential coverage and therefore should not be used as a substitute for major health insurance.

Minimum participation requirements may apply for bundling programs. Benefits and programs may not be available in all states or for all group sizes. Components subject to change.

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.