

More affordable care matters

From employers facing more high-cost claims to employees delaying care due to costs, access to more affordable care is critical to everyone. Infusing cost management strategies into every benefits package and service we deliver, UnitedHealthcare is working to help make everyone's health care dollar go further.



An end-to-end approach to managing benefits costs



Network and plan design

- Help employers and their employees get the most out of their benefits
- Reduce out-of-network use and costs
- Offer access to providers and sites of care that deliver quality care and cost efficiency



Clinical and care management

- Proactively identify and manage high-cost conditions
- Help guide employees to care, in the right place and at a more affordable cost
- Help reduce unnecessary care



Employee activation

- Help employees make more informed choices about their health and health care
- Deliver more personalized, targeted communications
- Proactively direct employees to next-best actions

CHALLENGE

More than half of U.S. adults delayed care due to costs³

1 in 2 employers surveyed reported cancer as their top cost driver¹

Unnecessary emergency room visits cost at least \$47B a year⁶

SOLUTION

Consider Surest™, a different kind of plan designed to encourage more informed health care choices and lower costs, with upfront pricing, broad network access and no deductibles or coinsurance to meet before coverage kicks in:

54% lower member out-of-pocket costs with Surest⁴

11% lower total cost per member per month (PMPM) with Surest⁵

Offer employees access to a cancer-specific program designed to help them make more informed decisions about their care, which may result in better outcomes and lower costs:

\$1.43 potential savings PMPM²

7:1 return on investment with the Cancer Guidance Program²

Help educate employees about the importance of comparing costs on everything from providers to sites of care:

Emergency room visits can cost between

15x-52x

more than alternative sites of care⁷

Proof is greater than promises

Big cost challenges demand bigger thinking. Going beyond upfront network discounts, UnitedHealthcare uses tested cost management strategies to help employers get more from their health benefits.



Payment integrity

\$31 PMPM

gross savings from all programs⁸



Quality providers

23% PMPM

lower risk-adjusted costs for members who used physicians recognized for quality and cost-efficiency compared to those who didn't⁹



Proven results

≈10% lower total cost of care

compared to market through UnitedHealthcare cost-saving strategies confirmed by Wakely Consulting Group independent study¹⁰

Contact your broker, consultant or UnitedHealthcare representative or visit uhc.com/employer



¹ 2023 Large Employer Health Care Strategy: Executive Summary. Business Group on Health, Aug. 23, 2022. Available: <https://www.businessgrouphealth.org/resources/2023-plan-design-executive-summary>. Accessed: Nov. 28, 2023.

² For those eligible: UnitedHealthcare data through July 2020. CGP book-of-business analysis auto-approval, Aug. 2020 – Oct. 2020. ROI based on current \$1 savings/current CGP rate.

³ Kaiser Family Foundation Tracking Poll (March 15-22, 2022). Available: <https://www.kff.org/healthcosts/poll-finding/kff-health-tracking-poll-march-2022/>. Accessed: Nov. 28, 2023.

⁴ Comparison of 2022 medical out-of-pocket spend for members who migrated to a Surest plan in 2022 compared to members from the same employers in a non-Surest plan. 141_V04.

⁵ Surest 2022 book-of-business plan sponsors with both medical and pharmacy data within our warehouse; industry 2022 commercial benchmarks and risk adjustment methodology, Risk adjusted for demographics, geography and disease burden.

⁶ The human cost of healthcare system complexity. Accenture, Aug. 2021. Available: <https://www.accenture.com/cn-zh/insights/health/human-cost-healthcare-system-complexity>. Accessed: Nov. 27, 2023.

⁷ UnitedHealthcare Employer & Individual book of business, Dec. 2023.

⁸ Savings based on 2021 UnitedHealthcare ASO data analysis.

⁹ 2022 UnitedHealthcare Network (Par) Commercial Claims analysis for 172 markets. Rates are based on historical information and are not a guarantee of future outcomes. Results based on the utilization of highly efficient Premium Care Physicians versus other same-type surgeons who are not highly efficient Premium Care Physicians. PMPM = Per member per month. Low Premium provider utilization = less than 75% of all eligible charges for Premium providers. High Premium provider utilization = 75% or more of all eligible charges for Premium providers.

¹⁰ The assumptions and resulting estimates included in this analysis are inherently uncertain. Users of the results should be qualified to use it and understand the results and the inherent uncertainty. Actual results may vary, potentially materially, from our estimates. It is the responsibility of the organization receiving this output to review the full whitepaper with disclosures, limitations, and assumptions carefully. The basis of this study was 2021 medical claims data and enrollment in select metropolitan statistical areas. Datasets included allowed claims with service dates in 2021 and paid through December 2022. Certain data used in this study were supplied by Merative. Any analysis, interpretation, or conclusion based on these data is solely that of the authors and not Merative. Analysis was conducted by comparing costs and utilization to Merative® MarketScan® © industry averages on a risk-adjusted basis across 17 large metropolitan statistical areas.

Cancer Guidance Program is a program, not insurance. Availability may vary on a location-by-location basis and is subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. Please check with your UnitedHealthcare representative.

The UnitedHealth Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com. You should always visit myuhc.com for the most current information. **Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician.** Please visit myuhc.com for detailed program information and methodologies.

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