



Improving the health care experience one point at a time



What if one score uncovered opportunities to improve employee health, engagement and costs? Meet the UnitedHealthcare Health Activation Index® (HAI®) tool.

Most employers have a clear picture of what they spend on health care. But what matters just as much is whether employees are navigating the health system effectively and making optimal health choices that can affect their own spending (and that of their employers). That may include getting the right care, at the right time and in the right place, as well as making the most of the benefits available to them.

The gap between what employers invest in their benefits and how employees engage can be a big blind spot in an employer's benefits strategy.

But it doesn't have to be.

The UnitedHealthcare proprietary HAI tool is designed to fill that gap. It analyzes health care choices made by UnitedHealthcare members each year and uses a 0-100 scoring system to create a comprehensive view of health engagement and health ownership. HAI scores are designed to indicate how effectively covered employees are making optimal health care choices and taking positive actions regarding their health – drawing on evidence-based behavioral patterns and demographic data to benchmark each individual's engagement against comparable cohorts.

Tapping into this information can help employers better understand what's working – and what's not – to help shape future action.

“The Health Activation Index differentiator is not the data alone; it is the consultative factor that allows us to help employers turn insights into action. That is unique to the market and connects to the affordability factor for employers.”

Craig Kurtzweil

Chief Data & Analytics Officer
UnitedHealthcare Employer & Individual

Why activation matters more than enrollment

Enrollment numbers tell employers who signed up for which plans and programs, but they don't describe whether employees are making optimal decisions around how they're using those benefits. That distinction matters because the choices employees make – not just the benefits offered – drive a large share of total cost and can affect outcomes.

This is the problem that HAI scoring is intended to solve. HAI scores measure whether employees make optimal, evidence-based health choices across 3 categories:

- 1 **Clinical** (preventive care, screenings, condition management)
- 2 **Financial** (network use, site of care, prescription choices)
- 3 **Resources** (program engagement, digital tool use)

HAI scoring analyzes and ranks 107M choices for 11M UnitedHealthcare members each year.

The correlation to cost is striking. A 1-percentage point improvement in HAI scores correlates with approximately 1.01% in medical cost savings,¹ and higher HAI scores are associated with up to a 60% reduction in health care costs.² For high-risk members, higher activation correlates with roughly 60% fewer inpatient admissions and 60–70% fewer emergency room (ER) visits per 1,000 members.³

In other words, one number provides a measurable link between employee choices and an employer's bottom line.

From data to conversation

The tension between cost and employee experience runs through nearly every benefits conversation today. Craig Kurtzweil, chief data & analytics officer for UnitedHealthcare Employer & Individual, hears it directly from clients: "Employers are increasingly willing to accept some disruption in their employee experience if it brings down costs."

For benefit managers, that's a delicate balance. Benefits that push employees toward lower-cost settings or more focused networks only work when the experience around those choices is smooth. Denials, confusing navigation and friction at the point of care are the "abrasion points" that can erode satisfaction, Kurtzweil notes – and they are the hot buttons in employee experience conversations.

The HAI lens helps reconcile both sides. When employees are guided toward better choices through clear communication and convenient resources, cost goes down and experience goes up. It's not a trade-off; it's a byproduct of engaging employees more effectively.

That is also why **digital tools** and **personalized advocacy support** matter as engagement drivers. UnitedHealthcare data shows that increased member interactions with Advocates and digital tools during a plan year led to better health choices, as measured by HAI scores.⁴

Many carriers can hand an employer a data file of health care performance. UnitedHealthcare can turn that data into a conversation about what an employer can do next to improve performance based on targeted areas where employees are making less-than-ideal choices.

"No other carrier has anything like our Health Activation Index tool," Kurtzweil says. The differentiator, he notes, is not data alone. It is "the consultative factor" – the ability to translate insight into action. A standard report with no solution and no conversation is not necessarily a useful tool.



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"The HAI tool was developed because analyzing use effectiveness can be very complicated, and having one metric allows us to narrow down areas of improvement for actionable steps."

Craig Kurtzweil

Chief Data & Analytics Officer
UnitedHealthcare Employer & Individual



What really drives activation?

If the goal is raising activation, the question becomes what actually moves the score? HAI data points to consistent patterns among high-performing employers, which include:

- ✓ **Targeted strategy** – They focus deliberately on a couple of health topics rather than spreading efforts across dozens, and they tend to have more highly active employees.
- ✓ **Insight-led decisions** – They understand the problem before intervening, examining population data, demographics and disparities.
- ✓ **Year-round communication** – They communicate consistently, not only at open enrollment. As Kurtzweil emphasizes, the answer to improving engagement is simple: "Communicate, communicate, communicate."
- ✓ **Convenient resources** – They enable employees to make better choices by giving them access to digital tools, advocacy support and on-site support, where applicable.
- ✓ **Measurement and course correction** – They track progress regularly and adjust as needed.



Every employer faces the same challenge: Balancing affordability with a positive employee experience. HAI scores help bring those goals together by showing how employee behaviors influence both outcomes. By translating millions of health care decisions into actionable insights, HAI scores give employers a practical way to identify opportunities for engagement, refine benefits strategies and support better choices across their workforce.

Activation is more than a health metric. It is a business metric.

Higher activation not only correlates with healthier employees; it also connects to lower costs that impact business outcomes. Consider the HAI effect on a few UnitedHealthcare National Accounts clients across the retail, shipping and technology industries. These employers were able to improve their HAI scores over the course of 3 years, driven primarily by:⁵

	Actions	HAI effect	
Preventive care	Promoted preventive screenings and routine care, which helped drive earlier intervention and healthier decision-making	+4.3 pts.	
Tools and resources	Encouraged adoption of digital platforms, empowering employees with easier access to information, care navigation and self-service tools	+7.3 pts.	
Condition management	Improved management of ongoing conditions, which fostered more consistent engagement in programs and adherence to care plans	+2.6 pts. Diabetes decision-making	+8.1 pts. Clinical solutions

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¹ UnitedHealthcare National Accounts employers, 2024.

² Lower adjusted costs, correlated with higher HAI scores. Geographic and risk adjusted study, 2025 UnitedHealthcare commercial BOB.

³ UnitedHealthcare National Accounts book of business data, 2025.

⁴ Activation results were obtained through the UnitedHealth Group Center for Advanced Analytics; 2022-2023 post-campaign, and represent top performing campaigns.

⁵ UnitedHealthcare data based on 4 National Accounts clients, 2023-2025.

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