



Great expectations

Answering the call for a simpler, personalized and connected member experience

Nearly 50% of surveyed consumers said that the quality of service or support is a factor in where they choose to do business.¹ It's clear today's consumers expect a great experience.

That's why UnitedHealthcare is focused on delivering solutions and support designed to help make care simpler and more personalized—like the kind of experiences members have with many of the services they use every day.

To learn more, contact your broker, consultant or UnitedHealthcare representative



Must-haves for a simpler experience

4 out of 5

consumers surveyed said they want a digital platform to manage both their care and benefits²

≈ 25%

of consumers reported deferring health care, which may lead to worse health outcomes⁴

≈ 75%

of surveyed adults said they are either “very” or “somewhat” worried about being able to afford health care⁶

91%

of surveyed consumers indicated they would change their health care behavior for as little as a \$25 incentive⁸



Retail-inspired digital tools

- **More connected experience**, with member care, benefits and claims information all in one place
- **Personalized care recommendations** based on a member's benefits package and preferences



Compassionate support

- **1:1 support** to help members make more informed choices
- **Referrals** to appropriate clinical, wellness and community programs



Cost clarity and financial support

- **Health plan designs** that offer greater visibility into costs and eliminate deductibles and coinsurance
- **Programs built to support members** when unexpected medical bills or situations arise



Rewards and incentives

- **Wellness programs** that encourage healthier lifestyles and drive employee engagement
- **Rewards dollars** for completing healthy actions that members can use toward health care expenses

↑ 31%

increase in UnitedHealthcare® app usage from 2022–2023³

Up to 2–4%

in medical total cost of care savings for employers with enhanced UnitedHealthcare Advocacy⁵

↓ 43%

lower out-of-pocket costs when members can see costs in advance with the Surest® health plan⁷

3x

more UnitedHealthcare app visits among participants in UnitedHealthcare Rewards⁹



What does a better member experience look like?

See how UnitedHealthcare digital tools and other solutions work together to help Steven navigate the health system after injuring his back during a basketball game.

1

On the **UnitedHealthcare app**, Steven can see all his personalized health plan information and search for care options

2

Before making an appointment, he compares 4 network providers at once, including cost estimates and ratings/reviews

3

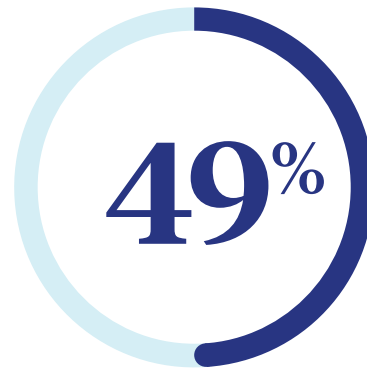
Steven can track his claim status after his provider visit and pay the claim directly from the UnitedHealthcare app or **myuhc.com**®

4

An Advocate calls to check up on Steven and refers him to a virtual physical therapy solution since in-person visits don't fit well with his schedule

5

To help with his recovery, Steven enrolls in a wellness program where he can earn incentives for reaching certain fitness goals that can then be used toward his health care expenses



of members who used our cost estimation tool received health care services at a below-average cost³



available UHC Hub™ vendors to complement UnitedHealthcare solutions, including a virtual physical therapy solution



of first-time UHC Rewards participants earned a reward¹⁰

5 actions employers can take

Work with a carrier or vendor that prioritizes member experience, especially its digital experience

Invest in advocacy programs that have the potential to reduce costs, improve health outcomes and simplify experiences

Consider opportunities to make the cost of health care more transparent and affordable for employees

Ensure your carrier offers a network that prioritizes quality providers, broad access and cost efficiency

Offer rewards and incentive programs designed to help move the needle on health outcomes

Member profiles and scenarios are fictional. Health outcomes are not guaranteed

¹ 2024 Consumer Trends Report. Qualtrics, 2024. Available: <https://www.qualtrics.com/ebooks-guides/2024-consumer-trends-report>. Accessed: May 31, 2024.

² Wicklund, E. Consumers favor digital health, but only through one platform. HealthLeaders, Dec. 29, 2022. Available: <https://www.healthleadersmedia.com/technology/consumers-favor-digital-health-only-through-one-platform>. Accessed: May 2, 2024.

³ UnitedHealthcare internal analytics, Sept. 2023.

⁴ Driving growth through consumer centricity in healthcare. McKinsey & Company, March 14, 2023. Available: <https://www.mckinsey.com/industries/healthcare/our-insights/driving-growth-through-consumer-centricity-in-healthcare>. Accessed: May 30, 2024.

⁵ 2019-2020 UHC employer study including 387 clients, 4.8M members and \$19.2B in medical spend. Analysis completed on a continuous medical enrollment basis. Medical costs risk adjusted for age and gender. Value impact based on comparing clients by the adoption platform features vs not (e.g. enhanced vs core advocacy). Actual client results may vary based on specific clinical programs the client has or maturity of implementation.

⁶ Americans' Challenges with Health Care Costs. KFF, March 1, 2024. Available: <https://www.kff.org/health-costs/issue-brief/americans-challenges-with-health-care-costs/>.

⁷ Study comparing Surest financial and utilization outcomes to a matched control group composed of non-Surest members from the same employers, using the same network. Members were matched on age, gender, geography, and chronic conditions.

⁸ New Research Reveals What Health Plan Members Think About Shopping Incentive Programs. Kyruus Health, March. 17, 2020. Available: <https://kyruushealth.com/new-research-what-health-plan-members-think-about-shopping-incentive-programs/>. Accessed: April 30, 2024.

⁹ Consumer Digital Product Report, June 2024.

¹⁰ UHC Rewards 2023 book of business.

The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

Advocate4Me 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.

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.

UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any

exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

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