



UnitedHealthcare outperforms market benchmarks in total cost of care



Third-party analysis finds that UnitedHealthcare delivered a more than 11% lower total cost of care compared to national benchmarks.

An independent actuarial analysis commissioned by UnitedHealthcare and completed by Milliman in March 2026 has found that UnitedHealthcare’s total cost of care was more than 11% lower than national benchmarks, and up to 17% in certain regions. Milliman’s analysis considered historical medical claims and enrollment data for UnitedHealthcare and national benchmarks.

The study further revealed UnitedHealthcare delivered:

9.3%

lower outpatient costs

13.8%

lower inpatient costs

16.7%

lower professional costs

Although Milliman did not study these specific plan features, these cost savings may be attributed to UnitedHealthcare’s strategic approach to network design and utilization management, including:

Helping navigate members from higher-cost settings like the ER toward more cost-efficient outpatient care settings, when appropriate, such as ambulatory surgery centers

Managing inpatient care more appropriately and effectively within hospital settings by reducing the number of bed days, ensuring quality of care and lowering the likelihood of hospital-born complications

Prioritizing value-based care and reducing unnecessary spending by streamlining processes and improving claims and coding accuracy



Additional savings for employers with Naviguard as their out-of-network management program

UnitedHealthcare clients with Naviguard® as their out-of-network management program saw even higher savings, with the total cost of care being more than 13% lower than national benchmarks (up to 18% in certain regions) since the program is designed to resolve and reduce out-of-network bills.

What does this mean for self-funded employers?

Employer costs are driven by multiple factors, including unit costs, utilization management, care coordination and network effectiveness – all of which can influence the overall total cost of care. Traditional analyses may capture network discounts but often miss the broader picture of total cost of care performance. The risk-adjusted total cost of care provides employers with visibility into comprehensive cost management effectiveness across service categories and geographic markets.

Without considering a carrier's total cost of care performance, employers may not have the complete financial picture when selecting a health insurance carrier. Employers looking to optimize their total cost of care strategy can:

- Talk to their broker or consultant about how their evaluation considers UnitedHealthcare's ability to drive total cost of care savings – which Milliman determined was more than 11% better than national benchmarks
- Connect with their UnitedHealthcare representative to understand the potential savings delivered through UnitedHealthcare's comprehensive total cost of care strategy across all service categories and regions
- Consider the enhanced savings potential that Naviguard, a UnitedHealthcare service, can offer

About the study

Milliman Analysis of Total Cost of Care Benchmarks, March 2026. Based on UnitedHealthcare allowed medical claims and enrollment data using 2022 service dates compared to Merative® MarketScan® industry benchmarks across 50 U.S. regions, adjusted for difference in health status, demographics, geographic mix and excess large claims. Actual results may vary.

Full details on the study can be found in the [Milliman white paper commissioned by UnitedHealthcare](#) →

[Learn more](#)

Contact your broker, consultant or UnitedHealthcare representative

**United
Healthcare®**