



Health care data and analytics may help maximize benefit engagement

Using data analysis to inform targeted communications may help employers tailor their benefits strategy, improving the member experience and lowering costs.

Personalized experiences. Tailored communications and outreach. Opportunities to engage with programs and services that fit your life stage and circumstances. It's what people expect in every interaction—from shopping online to streaming services. Shouldn't they experience health care in the same way?

Data can help make that a reality, and, in health care, there is no shortage. In fact, 30% of global data is generated through the health care industry alone.¹

That includes the interactions of more than 29.5M members in the U.S. who are served by the UnitedHealthcare commercial business.² And with one of the world's largest databases of private health care data, second only to the Centers for Medicare and Medicaid Services, UnitedHealthcare is uniquely positioned to identify opportunities to drive engagement and more effective health care utilization within an employer's population.

"At UnitedHealthcare, our data analysis provides insights that power everything—from how we engage with consumers, to how our advocates determine if members have social drivers of health (SDOH) that need addressing, to how providers can make better decisions at the point of care," states Craig Kurtzweil, chief data & analytics officer for UnitedHealthcare Employer & Individual.

This data can be a game-changer for employers looking to build health plans that fit a wide variety of employee needs, such as those with multigenerational workforces or those dealing with challenges that are unique to their group population, such as a high prevalence of **chronic conditions** or inappropriate



site of care utilization. In these cases, UnitedHealthcare uses advanced analytics to help identify patterns in how members or different segments of members are accessing and engaging with the health system to create more personalized member experiences.

With visibility into the hundreds of millions of interactions that its members have within the health system, UnitedHealthcare has the wealth of data required to help employees more effectively and efficiently navigate the system.

3 takeaways on how health care data analysis is driving engagement and more effective utilization:

- 1 Sophisticated data analytics allows employers to understand what's behind high utilization, engagement and cost trends at an individual level within their group population.
- 2 Employers can turn those insights into more personalized member outreach.
- 3 Employees and their family members may be more likely to access high-value care, manage their chronic conditions and avoid costly sites of care after they've received targeted communications.

Identifying opportunities to drive more effective health care utilization

While an employer’s population may appear healthy overall when viewing the data in aggregate, Kurtzweil explains that a closer look at different population segments may reveal a more targeted opportunity for engagement based on site of care use, by **generation** or **condition prevalence**.

For instance, UnitedHealthcare recognized that one employer had a group of employees who were struggling to manage their type 2 diabetes condition. Taking a deeper dive into their utilization patterns, UnitedHealthcare discovered that, although there were quality and cost-efficient providers in the area, many of those employees weren’t seeing them. It turned out that the nature of their work made it difficult for the employees to make appointments during regular business hours, Kurtzweil explains.

Through on-site events with providers that engaged both the employees and leadership—a key component to any effective employee engagement effort—employees began better complying with measures such as medication adherence to help manage their condition. This approach helped the employer address an employee pain point and find a better and more accessible solution for those employees.

Additionally, data and predictive analytics can be used to help identify employees and family members who may be experiencing nonmedical, community-level factors that could

be impacting their overall health and well-being. In fact, 55% of health outcomes are influenced by SDOH, such as where people live and work, and health-related social needs (HRSN) such as food security, housing stability and access to transportation.³

“Claims data gives us a detailed picture of what is going on from a medical, pharmacy and behavioral health standpoint, but there are also headwinds and tailwinds outside of that data that can make a significant impact on an employee’s whole-person health status,” Kurtzweil says.

For example, when an employer discovered high, unnecessary utilization of the ER, the UnitedHealthcare data analytics team discovered that its employees lived and worked in a high-crime area.

This was causing many employees to not engage with local primary care providers about health conditions that eventually led them to visit the ER. To address the challenge, the employer added an on-site nurse to tackle less complex health issues and implemented a strategy to promote virtual health and digital capabilities.

By understanding what drives high utilization, engagement and cost at an individual level within their population, employers can then work with their broker/consultant and carrier to turn those insights into personalized member outreach.

“Without the ability to pinpoint precise opportunities, employers may spread their solutions across broad populations and lose the personalization that shows they care about their employees.”

Craig Kurtzweil

Chief Data & Analytics Officer
UnitedHealthcare Employer & Individual



Advocating for employees with timely and personalized messaging

While a general communications and engagement strategy may be valuable when addressing widespread trends across a broad population, tailored communications that are driven by data and insights may prove more successful when looking to target specific populations.

For instance, employers may want to use digital channels to engage its Millennial-aged employees rather than mailers. Additionally, if an employer is seeing low utilization among its lower-income workers, letting them know about the different offerings that may be available to them at no additional out-of-pocket cost could prompt them to seek routine preventive care rather than waiting for a more urgent health issue to arise.

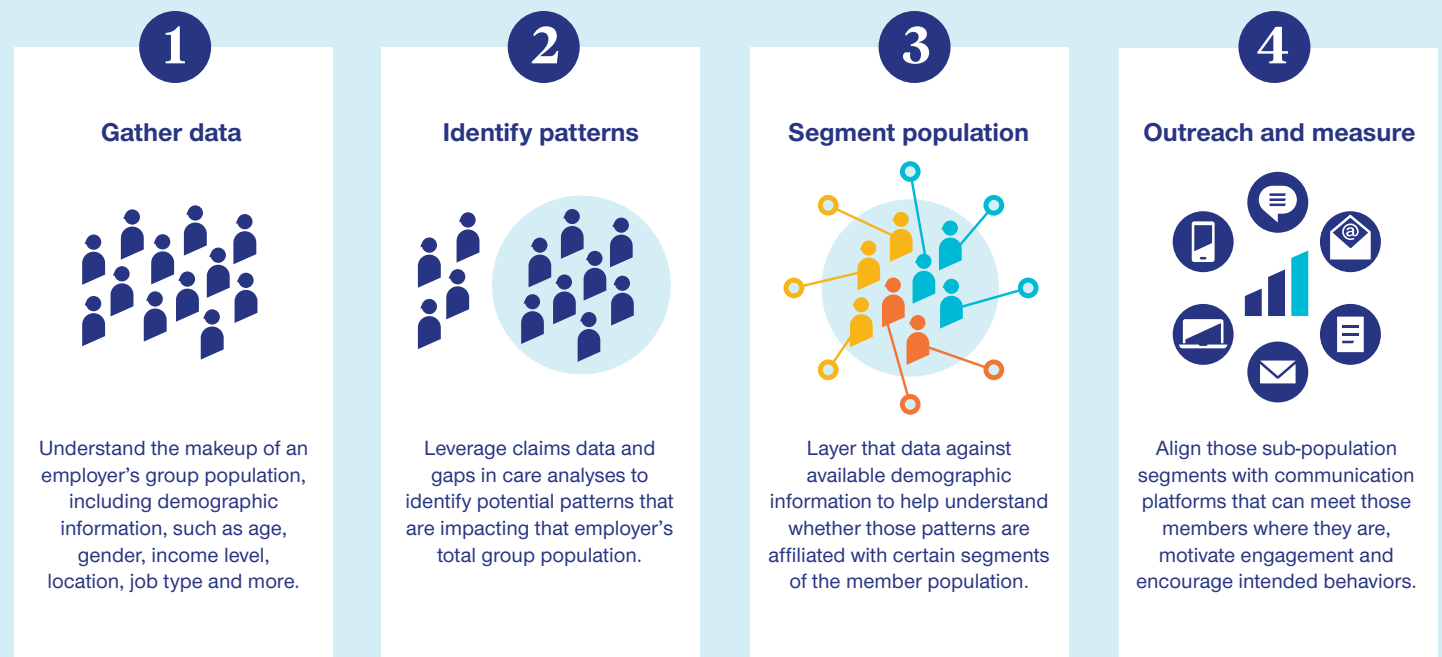
Employers can implement targeted interventions by working with their benefits team to develop and deploy population-specific engagement strategies, communications plans and, for larger employers, custom health activation materials.

“We use the power of our data to understand where each member is in their health care journey and help employers put that knowledge into action to influence better health outcomes for their employees,” says Kelley Thomes Ries, vice president of member experience and engagement for UnitedHealthcare Employer & Individual.

The reality is that the more engaged employees and their families are, the more likely they are to make more informed health care decisions, which may help drive better health outcomes and lower costs for them and their employer. The UnitedHealthcare Health Activation Index® (HAI®) score was developed for this reason — to optimize an employer’s health plan and incentives by evaluating members’ choices to help boost engagement with their plans.⁴

4 steps to effective data-driven communications

In addition to the member communications UnitedHealthcare sends based on broad trends it’s seeing within its total member population, UnitedHealthcare also works to understand where more targeted communications may be needed using a 4-step approach:





“There’s more than enough data in health care. What we do is filter it all down and craft the right message in order for employers to act upon it — it’s part science, part art and one of the key competencies we have in the market.”

Craig Kurtzweil

Chief Data & Analytics Officer
UnitedHealthcare Employer & Individual

Learn more

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

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¹ Greene, L. How healthcare data technology is leveraged by leaders. Arcadia, Sept. 6, 2023. Available: <https://arcadia.io/resources/healthcare-data-technology>.

² UnitedHealth Group Q2 2024 Earnings Release. Available: <https://www.unitedhealthgroup.com/content/dam/UHG/PDF/investors/2024/UNH-Q2-2024-Release.pdf>.

³ Social determinants of health. World Health Organization. Available: https://www.who.int/health-topics/social-determinants-of-health#tab=tab_1. Accessed: July 10, 2024.

⁴ Geographic and risk-adjusted study, 2019 National Accounts book of business.

These case studies are true but identifying characteristics have been changed to preserve confidentiality. Savings for enrolled members are case specific. Results will vary based on client specific demographics and plan design.

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