

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 navigate employees to next-best health actions
- Deliver personalized care plans that work to enable better health outcomes at lower costs



Payment integrity

- Help reduce unnecessary care
- Put checks and balances in place at each stage of a claim's lifecycle to help ensure accurate spend
- Place tools in the hands of providers to help them offer the most informed guidance to their patients

CHALLENGE

1 in 4 adults said that they skipped getting health care due to cost¹

29% of total employer health care spend is attributed to chronic conditions⁴

25% of all health care spending is considered wasteful or unnecessary⁷

SOLUTION

Consider the Surest[®] health plan from UnitedHealthcare, which provides upfront copays – not estimates – with lower copays for higher-value care providers, broad network access and no deductibles or coinsurance:

54% lower member out-of-pocket costs with Surest²

\$400 lower claim costs per member per year (PMPY) with Surest³

Offer employees access to condition-specific programs and health plans, which may result in better health outcomes and lower costs:

15% reduction in claims, among families participating in Special Needs Initiative⁵

≈\$7k+ Average savings per participant per year for survivors in the Cancer Support Program⁶

Support employers, employees and providers with tools, resources and programs that can help ensure claims are paid accurately:

\$32–\$35

in per member per month (PMPM) savings with UnitedHealthcare Payment Integrity solutions⁸

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.



Proven results

≈ **10%** lower total cost of care

compared to other national carriers with UnitedHealthcare cost-saving strategies confirmed by Wakely Consulting Group independent study⁹



Quality providers

↓ **23%** PMPM

lower risk-adjusted costs for members who used physicians recognized for quality and cost-efficiency compared to those who didn't¹⁰



Payment integrity

↑ **1.5–3.8%**

higher total cost of care savings driven by UnitedHealthcare Payment Integrity solutions when compared to other top national insurance carriers¹¹



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



¹ Americans Challenges with Health Care Costs. Kaiser Family Foundation, Mar. 1, 2024. Available: <https://www.kff.org/health-costs/issue-brief/americans-challenges-with-health-care-costs/>.

² Surest self-funded 2022 book of business plan sponsors with at least 12 months of incurred experience in 2022 and both medical and pharmacy data within our warehouse; compared to matched comparison groups from a nationally representative commercially insured database matched by gender, age, urbanicity, and zip3 code using exact matching. 141_V03.

³ Aon's actuarial analysis compared a cohort of Surest members (derived from Surest's 2021 and 2022 self-funded and fully insured book of business with complete medical and pharmacy data, plus three months of run-out, and who were not excluded by certain normalizing eligibility and experience restrictions) against a control group (derived from a multi-employer database with matching demographics, geographics, diagnoses, and health comorbidities for the same time period), and utilized Aon's member-level Cost Efficiency Measurement (CEM) methods. Claim reduction figures apply to the 2022 plan year.

⁴ UnitedHealthcare Employer & Individual book-of-business data, Dec. 2023. Excludes Alaska, Hawaii, Puerto Rico and the U.S. Virgin Islands.

⁵ Pre/post-study conducted on families initially engaged Jan. 2019 - Aug. 2020; analysis completed in Dec. 2021.

⁶ Optum internal analytics, 2020-2021.

⁷ Almost 25% of Healthcare Spending is Considered Wasteful. Here's Why. Peter G. Peterson Foundation, Apr. 3, 2023. Available: <https://www.pgpf.org/blog/2023/04/almost-25-percent-of-healthcare-spending-is-considered-wasteful-heres-why>.

⁸ Based on UnitedHealthcare FI and ASO commercial book of business 2023 claims reporting.

⁹ 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.

¹⁰ 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.

¹¹ Study summary: Independent study of different carriers' payment integrity programs. ZS Associates, Q4 2022. Available: <https://www.uhc.com/content/dam/uhc-dotcom/en/BrokersAndConsultants/tril-2023-cost-zs-case-study-lr.pdf>.

Cancer Support 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.

Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings.

Insurance coverage for fully insured plans is provided by All Savers Insurance Company (for FL, GA, OH, UT and VA), by UnitedHealthcare Insurance Company of IL (for IL), by UnitedHealthcare of Kentucky, Ltd. (for KY), or by UnitedHealthcare Insurance Company (for AL, AR, AZ, CA, CO, DC, DE, GA, IA, ID, IL, IN, KS, KY, LA, MD, MI, MN, MO, MS, MT, NC, NE, NH, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, WI, WV and WY). These policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact either your broker or the company. Administrative services for insurance products underwritten by All Savers Insurance Company and UnitedHealthcare Insurance Company, and for self-funded plans, are provided by Bind Benefits, Inc. d/b/a Surest, its affiliate UnitedHealthCare Services, Inc., or by Bind Benefits, Inc. d/b/a Surest Administrators Services, in CA.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthCare Services, Inc. or their affiliates.