



# Transforming the member experience with a bold digital agenda

Simplified, personalized and connected—these concepts are increasingly associated with a digital-first mindset that’s taken root in the health care industry.

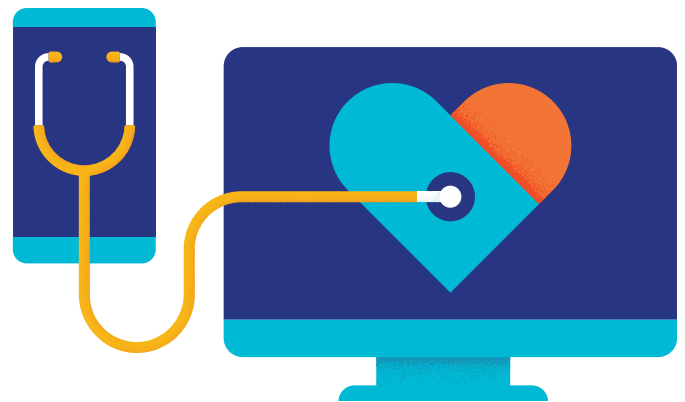
The digital transformation in health care is spreading rapidly as “health care consumers” look for digital experiences with a high level of personalization, ease of use and immediate results.<sup>1</sup>

At its most basic, a digital health care platform should provide employees access to their health care information across multiple devices. It should also provide cost-saving opportunities and greater transparency while maintaining access to quality health care services and prescription medications.

And as consumer demand grows for these types of experiences, the industry is responding. In fact, there are currently more than 300,000 digital health apps available, with 200 new apps added every day.<sup>2</sup>

However, flooding the market with apps isn’t going to improve the user experience unless they also support consumers through their health care journey. That’s why UnitedHealthcare is focused on building a simpler, more personalized and connected digital experience for its members.

As such, UnitedHealthcare set forth an aggressive agenda to innovate its digital experience, with more than 280 new features and enhancements launched in 2023 and several more planned for 2024 and 2025.



**“We’re committed to exceeding the expectations that employees have related to innovative digital tools and resources. No longer should health care be the exception. Our goal is to deliver an experience in line with other consumer service industries.”**

**Samantha Baker**

Chief Consumer Officer  
UnitedHealthcare Employer & Individual

# 4 out of 5

consumers use a digital platform to manage their care and benefits<sup>3</sup>

# Simplifying the health care experience

A strong digital experience starts with members accessing their health care information, where and when they want it.

That's one reason UnitedHealthcare created a digital "front door" experience via the **UnitedHealthcare® app** and **myuhc.com®** that helps to enhance the delivery of information across multiple devices and platforms. The experience is designed to help employees and covered family members understand and use their benefits more effectively by offering quick access to common online search terms, network providers, claim details, benefits information and actionable recommendations.

"Our goal is to make everything as simple as possible and reduce the number of steps it takes to get from point A to point B," says Samantha Baker, chief consumer officer for UnitedHealthcare Employer & Individual. "Integrating all of a member's health benefits in one place—through **myuhc.com** and our mobile app—provides the clarity and insight employees want from their benefits plan."

## Recent enhancements include:

- A redesigned provider search engine
- A simplified out-of-network claims submission process
- Expanded chat capabilities to help members get answers faster
- A redesigned homepage dashboard for a simpler view and navigation
- Easier access to the **UnitedHealthcare Rewards** program
- The ability to order, track and manage prescriptions
- The ability to add a card to Apple Wallet® and Google Wallet™ as a form of payment



Through Optum Rx, members may sign up to receive Proactive Savings Alerts via email that notify them of potential savings opportunities before refilling a prescription.

UnitedHealthcare also recognizes that health literacy is an ongoing challenge. With 9 in 10 Americans struggling to understand and utilize their benefits, it's important to design tools to help bridge that knowledge gap.<sup>4</sup> When employees receive the information they need when and how they want it, they're more likely to understand and use their benefits and be empowered to make more informed decisions. For employers, that matters because it may mean fewer requests for help and potential cost savings when employees make more informed health choices.

"We earn our place as a trusted carrier to our clients because we are committed to offering their employees a seamless digital experience and pathway to the information, tools and resources members need to make and feel confident in their decisions," Baker says.

# 9 in 10

Americans struggle to understand their health benefits<sup>4</sup>

**"The easier we make it for members to engage with their benefits, the more likely they are to proactively take care of their health."**

## Samantha Baker

Chief Consumer Officer  
UnitedHealthcare Employer & Individual

## Boosting employee engagement through greater personalization

Taking the digital experience to the next level involves making it more personal. The latest updates to the UnitedHealthcare digital experience are intended to give employees and covered family members an interaction tailored to their **stage of life** and individual health journey. Using member data and advanced analytics helps create personalization and delivers a more engaging digital experience.

It starts by welcoming new members, even if their coverage doesn't begin right away. Once members set up their account and preferences, new members enter their digital "front door" and are greeted with a personalized home screen. Even before their effective date, they can search for network providers and get familiar with their benefits.

Once their profile is complete, employees will see a customized dashboard. The dashboard displays the information they need and puts it right at their fingertips, including:

- 1 Coverage information and member health plan ID cards
- 2 A list of care providers
- 3 View and manage Optum Rx prescriptions
- 4 Account balances
- 5 Deductible and out-of-pocket max status
- 6 UHC Rewards information, when included in plan

The dashboard is also where employees will find personalized recommendations, much like an online shopping experience. Those recommendations may include additional benefits, programs and resources tailored to the employee's health journey.

"Evolving our digital tools and services is how we can better advocate for our members and empower them to make informed decisions about their health and well-being," explains Baker.

↑100%

increase in year-over-year  
UnitedHealthcare app  
usage from 2023–2024<sup>5</sup>



An upcoming enhancement poised to transform how members search for care will provide a dynamic recommendation experience that is designed to match members with care that aligns with their individual needs and preferences. These recommendations are based on 5 important factors:



**Quality** – evaluating provider care delivered through externally validated and evidence-based guidelines (e.g., safety, timeliness, effectiveness)



**Benefits** – ensuring maximization of an employee’s health plan design and reduction of out-of-pocket costs



**Convenience** – analyzing appointment availability and travel distance



**Personal fit** – comparing providers who fit employee preferences like accessibility needs, gender, culture and language



**Provider data** – looking at the most recent data available in terms of ratings, location and contact information

Taking these factors into consideration may help employees find the right provider to better meet their health care goals.

A well-rounded digital health experience also utilizes wearable devices and rewards programs to engage members, with the goal of helping drive healthier behaviors and better health outcomes.

A virtual physical therapy (PT) program offered by UnitedHealthcare shows an example of how technology supports a better member experience. Launched in collaboration with Kaia Health,<sup>6</sup> this app-based program gives members feedback on their PT exercises to support correct movements. The program also comes with 1:1 health coaching via phone or chat to encourage adherence.

UHC Rewards is an incentive-based program that focuses on rewarding members for completing healthy actions, such as meeting walking goals, tracking sleep and completing a health survey that leads to personalized recommendations.

“We’re focused on evolving UnitedHealthcare Rewards to increase engagement by expanding rewardable actions to offer more choices in how members earn and redeem rewards,” says Amy Jordan, vice president of consumer digital engagement for UnitedHealthcare Employer & Individual. “Simplifying the experience within the UnitedHealthcare digital ecosystem is all about meeting members where they are.”



**3x**

higher engagement with the UnitedHealthcare app among members who participated in the UHC Rewards program compared to those who didn't<sup>7</sup>



## Connecting the health care ecosystem

Delivering a connected experience is important to helping employees navigate their health journey. Employers agree — 37% are offering services to help employees access the right care for their needs as part of their health care cost reduction strategy, and 39% believe that offering access to digital tools and telehealth also leads to lower costs.<sup>8</sup>

UnitedHealthcare is working to make it easier for members to take care of health needs by connecting the dots across multiple touch points in the health care ecosystem. Making virtual health care available directly through the UnitedHealthcare app, for example, minimizes the number of steps it takes an employee to get to care. “Integrating virtual health services into our digital front door—our mobile app—opens new pathways to quality, affordable care,” says Baker.

Another way to streamline the health care journey for employers is through integrated benefits. When one’s medical, **pharmacy**, **behavioral**, specialty and other benefits are provided and managed by one carrier, the systems, processes and digital experiences are interconnected and may help better address **whole-person health** needs. Providers may access a patient’s health history and help them make more informed decisions based on their coverage, network and prescription plan, which may lead to cost savings for both the employee and employer. Plus when these benefits are accessed through 1 entry point, it may be a less complicated experience for the employee.

“There’s a lot that we can do in our role to help our members navigate their health care experience,” says Jordan. “Whether it’s physical, emotional or financial health, we’re continuing to invest in new ways of engaging our members and becoming a source in managing their health and wellness.”

In an effort to meet the varying needs of a diverse workforce, employers often work with multiple digital health vendors. In fact, more than 50% of employers work with 4–9 digital health vendors.<sup>9</sup>

To help employers evaluate, choose and engage with these vendors, UnitedHealthcare created the **UHC Hub™**, a network currently including more than 20 vendors, which complements existing UnitedHealthcare solutions and enables a more connected experience for employers and employees.

Accessible through the UnitedHealthcare app and **myuhc.com** after being purchased by an employer, these vendors offer services including support for a healthier lifestyle, assistance managing complex conditions and access to care for **women at all stages of life**—all from a single interface. The UHC Hub is also integrated into the dashboard UnitedHealthcare Advocates use so they see what a member has access to and more easily connect them to resources or vendors based on their unique needs.

“Employers are looking to us to provide the products and solutions that help make health care more affordable and easier to use,” explains Baker. “Our digital experience is designed to help make it easier for employees to access the tools, resources and benefit information they want at their convenience.”

# 50%

of employers work with 4–9 unique digital health partners<sup>9</sup>

Learn more

Contact your broker, consultant or UnitedHealthcare representative or visit [uhc.com/broker-consultant](https://uhc.com/broker-consultant) and [uhc.com/employer](https://uhc.com/employer)

United  
Healthcare

There for what matters™

<sup>1</sup> Stoumpos, A. Digital Transformation in Healthcare: Technology Acceptance and Its Applications. National Library of Medicine, Feb. 20, 2023. Available: <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC9963556/>.

<sup>2</sup> Navigating the digital health landscape. American Medical Association (AMA). Available: <https://www.ama-assn.org/practice-management/digital/navigating-digital-health-landscape>. Accessed: June 6, 2024.

<sup>3</sup> Healthcare In The Digital Age: Consumers see unified platforms as key to better health. PYMNTS, Dec. 2023. Available: <https://www.pymnts.com/wp-content/uploads/2022/12/PYMNTS-Healthcare-In-The-Digital-Age-December-2022.pdf>. Accessed: June 6, 2024.

<sup>4</sup> An Introduction to Health Literacy. National Library of Medicine, Oct. 4, 2023. Available: <https://www.nlm.gov/guides/intro-health-literacy>.

<sup>5</sup> UnitedHealthcare internal analytics, June 2024.

<sup>6</sup> Ahmed, E. UnitedHealthcare, Kaia Health launch a new virtual physical health program. Emarketer, April 11, 2022. Available: <https://www.emarketer.com/content/unitedhealthcare-kaia-health-launch-new-virtual-physical-therapy-program>.

<sup>7</sup> Consumer Digital Product Report, June 2024.

<sup>8</sup> Continuing care in the face of costs, complexity and concerns. Employee Benefit News, April 9, 2024. Available: <https://www.benefitnews.com/research-report/continuing-care-in-the-face-of-costs-complexity-and-concerns>.

<sup>9</sup> Plescia, M. Employer point solution fatigue: How can health startups rise above? MedCityNews, Sept. 29, 2022. Available: <https://medcitynews.com/2022/09/employer-point-solution-fatigue-how-can-health-startups-rise-above/>.

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

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.

The information provided through Virtual Physical Therapy and/or the Kaia app are for informational purposes only. Kaia staff cannot diagnose problems or suggest treatment. The program and app are not a substitute for your doctor's care. Members are encouraged to discuss with their doctor how the information provided may be right for them. Your health information is kept confidential in accordance with the law. Virtual Physical Therapy and Kaia app are not an insurance program and may be discontinued at any time. This program and its components may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply.

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