
2011
Helping people live healthier lives

We use the power of information and innovative thinking to help employers, doctors and individuals make better health care decisions
How we help to control costs

Provider episode cost
15% less
$690
$587

Physicians who meet or exceed local market benchmarks for cost-efficiency are more likely to deliver care at a lower cost.

Estimated savings based on UnitedHealth Premium® designated program experience with 16.8 million completed episodes of care. Savings based on 15% average. Actual savings estimates would vary from 9% to 19% based on physician specialty.

Member with chronic illness cost
10% less
$7,863
$7,120

Individuals who are more engaged in managing their health are more likely to have lower health care costs.

UnitedHealthcare National Accounts 3-year study of continuously enrolled members with diabetes and/or CAD chronic illness. 119,359 members evaluated. High vs low cohorts for cost comparison defined by CAI level of over/under 75% in each year. Cohorts normalized for comparability (risk, demos, gender in base year 2007).

Employer PEPM cost
12% less
$694
$607

Employers who make better decisions are more likely to realize better value.

2009 experience with 347 employers who have been with UnitedHealthcare National Accounts for at least 24 months, based on adoption of clinical and consumer solutions. Adjusted PEPM comparison for low (15th percentile) vs. high (85th percentile). PEPM adjusted for demographic, geographic, and catastrophic claimants.
We provide insights vital for improved decision-making and health results:

- **Using** data from multiple sources to identify individuals needing the most help
- **Identifying** at-risk individuals earlier using pre-adjudicated claims data
- **Organizing** the data in a prioritization system for our nurses’ outreach
- **Connecting** with consumers in more relevant ways

Intervening before a medical event occurs can cut costs by 50%\(^1\)

\(^1\) Study from the Centers for Disease Control and Prevention. Remaining drivers are: Access (10%), Genetics (20%) and Environment (20%).

\(^2\) Based on book of business performance for clients who have adopted services. Actual savings depend upon illness burden, final program adoption and any customization.
Better decisions

Our information sharing and support encourages better health decisions

- Initiating a dialogue to help individuals understand their health options
- Providing access to the care and support they need
- Supporting effective management of health conditions
- Helping individuals stay healthy and productive at work

Integrated wellness

Personalized online wellness tools, coaches and referrals from care and disease management

PEPM costs were 4% lower for clients with comprehensive wellness programs*

* Results from a study of 13 UnitedHealthcare clients recognized for Well Deserved Achievement, 2009.
Better health

Emphasizing evidence-based medicine standards helps to lower costs without sacrificing quality

- **Integrating data** helps to identify individuals at risk and alert their physicians
  - Allows us to engage individuals before a major health event occurs

- **Sharing insights** from our claims data with physicians and hospitals to help change practice patterns
  - Focus on high-cost procedures with significant practice variation
  - Share our experience with physician groups on cost-effectiveness and quality

- **Tracking** individual decisions against medical care guidelines to identify under-engaged populations

Clinical data sharing

Physician discussions result in 20% reduction in cardiac high-tech images

Annualized radiation savings for an employer of $2 PEPM*


* Based on average of 2.2 members per covered employee.
Local in-network access

Better network access and lower costs on a local and national level

- **Our network** includes over 645,000 doctors and health professionals, 5,105 hospitals and ~1,000 Convenience Care Clinics
  - 83% of all available hospital beds
  - Two out of three available doctors and health professionals
  - 95,000 physicians in our network are designated for quality and cost efficiency through our UnitedHealth Premium® designation program*

- **Our focus** on fixed-rate contracts helps us better predict and control future costs

Source: Mid-Year 2009 Nationally Recognized Third Party Benchmarking Data.

* All eligible physicians in 138 markets are evaluated - 45% meet quality and cost efficiency standards – an additional 11% meet quality only.
Focus on service

Continuous process improvements drive better service

- **Seamless** implementations
  - 25,000 Consumer-Driven Health Plan implementations in 9 years
- **JD Power**: year-over-year satisfaction improvement was 11 points higher than industry average\(^1\)
- **Overall** call center satisfaction of 93.2%\(^2\)
- **Business Insurance**: Best Health Plan Provider\(^3\)

---

Call center performance

**Member call satisfaction**

- 2008: 90.7%
- 2010: 93.2%

**First call resolution**

- 2005: 90%
- 2010: 94.3%

\(^*\) YTD through August, 2010 due to lagging data

1. JD Power National Health Plan Insurance Satisfaction Survey, 2009
2. UnitedHealthcare service data, December, 2010
3. Business Insurance, Fifth Annual Readers’ Choice Award, 2009
A culture of innovation, delivering...

**Better information.**
We deliver key insights into the health care system at every level.

**Better decisions.**
We support employers, doctors and individuals at critical moments.

**Better health.**
We rigorously manage costs and support higher quality care.

---

**Our innovations:** A timeline of UnitedHealthcare firsts

- UnitedHealth Personal Rewards Pilot, Healthy Habits for Life partnership with Sesame Street®, Diabetes Prevention and Control Alliance, NowClinic
- Connected Care, Diabetes Health Plan, Quicken Health Expense Tracker, Health Care Lane
- Consumer Activation Index, eSync Platform
- Personal Health Nurse model
- UnitedHealth Premium® Designation
- Enhanced benefits card technology
- Magnetic stripe ID cards
- Physician Web-enabled benefit eligibility
- Consumer-Driven Health Plans, First 3-tier drug benefit
- Care Coordination, Open Access
- Clinical profiles compare physician performance, myuhc.com
- AdjudiPro patented artificial intelligence
- Created first report card in industry
- Transplant Network
Why UnitedHealthcare is a better choice

**Better information**
alerts individuals and their doctors of health risks or opportunities to take action and lets employers track results.

**Better decisions**
are possible because we can give individuals, doctors and employers the insights they need to make better informed choices.

**Better health**
is our shared goal: to help individuals live healthier lives and organizations be more productive.

Helping people live healthier lives.