Choosing the right health insurance plan for your business may feel confusing with all of the variables out there, but it doesn’t have to be overwhelming. Here are 10 tips to help you choose the right plan, and help clear up the confusion.

1 Does the Value of What You’re Getting Help You Justify the Cost?

Ask your broker for a cost-benefit analysis to help you compare available plans. It may help you see it’s rarely an apples-to-apples comparison. Cost may be a factor, but not always the deciding factor.

• **Look for an extensive network** – For example, UnitedHealthcare has created a network within reach of 98 percent of Americans,¹ so your employees can have access to care when they need it. Easy access to our network can be critical, as it may result in an estimated average reduction off billed charges of 40-55 percent.² More than 751,000 physicians and health care professionals are in the UnitedHealthcare network, along with nearly 5,600 hospitals, to help give your employees lots of choices.

• **Make sure claims processing is accurate and timely** – Processing more than 80 billion transactions a year³ has taught us a few things. We’re proud that UnitedHealthcare pays claims accurately 99.6 percent of the time and that more than 90 percent of claims are paid within 10 days.⁴ Accurate claims processing saves you time, too. Plus, the American Medical Association ranked UnitedHealthcare No. 1 in claims-processing accuracy.⁵

2 Find a Plan That Fits Your Needs

Your health plan should meet your unique needs. A well-designed health plan, supported by simple, robust administration tools and employee-focused wellness programs, may help you execute a long-term strategy to manage health care now and in the future. The more choices you have to build your health plan, the better your chances of meeting your business goals while satisfying employee needs and preferences. UnitedHealthcare offers a wide range of choices in products, benefit designs and funding options. And, every UnitedHealthcare product contains a range of wellness, decision support, behavioral health, care management and complex-condition management options.

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¹ Source: UnitedHealthcare
² Source: UnitedHealthcare
³ Source: UnitedHealthcare
⁴ Source: UnitedHealthcare
⁵ Source: UnitedHealthcare
3 Is the Plan Administration Simplified?

Wouldn’t it be great to manage your business instead of your health care plan? Look for tools such as Employer eServices from UnitedHealthcare. This is a powerful suite of online tools and resources that may simplify your job and create a better experience for everyone involved – you, your employees and the physicians who treat them. It’s simple to use and gives you the ability to manage transactions, eligibility and more in real time, receive electronic invoices, track and view payment history, and get benefit costs and use information to make informed program decisions. We also strive to provide you with a simple, worry-free onboarding process, alleviating your concerns from the beginning. We’ll handle many of the administrative tasks so your benefits team can focus on its everyday priorities. We’ll help your employees by providing clear print and online communications, and one-call-solves-all access during open enrollment. We’ll help you by providing quick and easy access to an experienced implementation project manager who will be ready to answer your questions and address issues quickly and efficiently.

4 Are Innovative Solutions Available?

Innovation may improve the way companies and employees use their health plans. At UnitedHealthcare, we are committed to delivering innovative products and services that may lead people toward better health and a better health system. For example, we’re constantly developing innovative ways for people to get faster access to the health information they need. Apps such as UnitedHealthcare Health4MeSM provide instant access to health information – anytime and anywhere to find a physician, check the status of a claim or speak directly with a health care professional, and are included as part of the benefit plan. Additional innovations are available on UnitedHealthcare’s Innovation website: www.uhginnovation.com. Also look for health and wellness resources for specific groups; UnitedHealthcare has websites focusing on key information and resources for women, Asian Americans, African Americans and Latino members to result in a better health experience.

5 Are There Tools to Identify Doctors in the Network Who Meet Guidelines for Providing Quality, Cost-Efficient Care?

For example, the UnitedHealth Premium® designation program is a resource that provides quality and cost efficiency information about physicians to help employees make informed health care decisions.

- The program evaluates both primary care and specialist physicians in specialties that account for more than 80% of employers’ average medical spend.

- Physicians are measured on their compliance with national evidence-based guidelines for quality of care and local market and specialty-specific benchmarks for cost efficiency. A physician’s UnitedHealth Premium designation is displayed on myuhc.com® and in printed directories.
6. Are There Cost-Estimating Tools?

Give your employees easy access to the personalized information they need to make more informed health care decisions. myHealthcare Cost Estimator is UnitedHealthcare’s next-generation cost estimator that empowers your employees to better manage their health care. Conveniently located on myuhc.com, myHealthcare Cost Estimator provides more validated data than any other estimator of its kind. It uses estimates based on available fee schedules or contracted rates, and when fee schedules/contracted rates are not available, estimates are based on claims averages for the particular provider.

The information is also personalized to calculate out-of-pocket expenses based on your employees’ plan and current benefit status. Plus, it’s fully integrated with UnitedHealthcare’s customer service and clinical support.

7. Are There Programs to Help Your Employees Get More Involved?

For every dollar invested in worksite health promotion, research indicates that medical cost savings of $3.27 and absenteeism cost savings as much as $2.73 can be achieved.8

For employees, UnitedHealthcare has a variety of self-directed programs and services aimed at helping employees achieve and maintain good health. Plus, all members receive access to myuhc.com, which includes dozens of tools and resources that may help them understand, improve and maintain their health.

For employers, UnitedHealthcare provides hundreds of valuable articles, videos, emails, posters and brochures to download and share to promote better employee health behaviors. The Customer Resource Center even contains powerful tools, such as a custom newsletter builder, an interactive wellness communication calendar, health and wellness tool kits, turnkey workplace wellness programs and much more.

8. Are Specialty Benefits Available for Integration Into Your Health Care Plan?

Integrate specialty benefits to dramatically simplify your plan administration and to help you get the best value for your dollar. You can combine your UnitedHealthcare medical plan with our specialty coverage: Dental, Vision, Life, Disability, Critical Illness and Accident insurance.

9. Encourage employee engagement and cost management.

UnitedHealthcare’s Consumer-Driven Health plans are designed to encourage your employees to share more responsibility for how health care dollars are spent. These plans integrate core medical benefits with your choice of two funding types to help your employees pay for and manage their health care expenses:

- **Health Savings Account (HSA)** – funded by employees with pre-tax dollars, with an option for employers to contribute
- **Health Reimbursement Account (HRA)** – funded by employers with pre-tax dollars, with funds belonging to the employer and remaining with the employer if an employee leaves the company.

10. Have You Asked Your Broker to Quote UnitedHealthcare or Have You Contacted UnitedHealthcare?

Consider evaluating UnitedHealthcare. We strive to provide product variety, plan flexibility and the highest degree of personal attention for more value-added services.