



 UnitedHealthcare®

UnitedHealthGroup at a glance

UNITEDHEALTH GROUP®

Our United Culture

Integrity • Compassion • Relationship • Innovation • Performance

Health Benefits



Employers	Seniors
Individuals	Veterans
Medicaid Recipients	Active Military

Helping people live healthier lives



Health Services

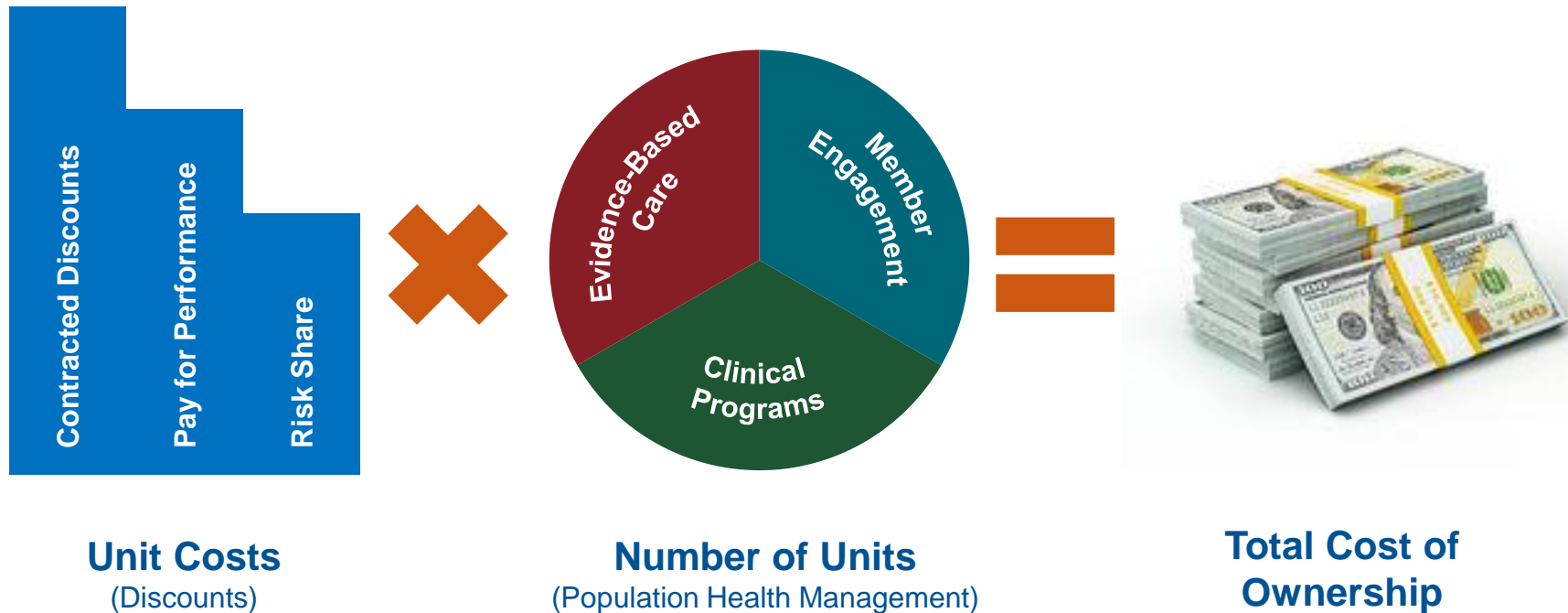


Care Delivery	Financial Solutions	Research
Health Analytics	Consumer Guidance	IT Solutions
Pharmacy	Population Management	Exchanges

Dedicated to making the health system work better for everyone

OUR FOCUS: TOTAL COST OF CARE

“If you aren’t focused on addressing the **total cost of care**, you’re missing the boat.” – Dr. Robbins, CEO Texas Medical Center



Network Strategy | Delivering Distinctive Value

WE ARE TRANSFORMING HOW WE PAY FOR HEALTH CARE AND HOW HEALTH CARE IS DELIVERED



We are paying for value through outcome-based payment models that reward care providers for improvements in quality and cost-efficiency

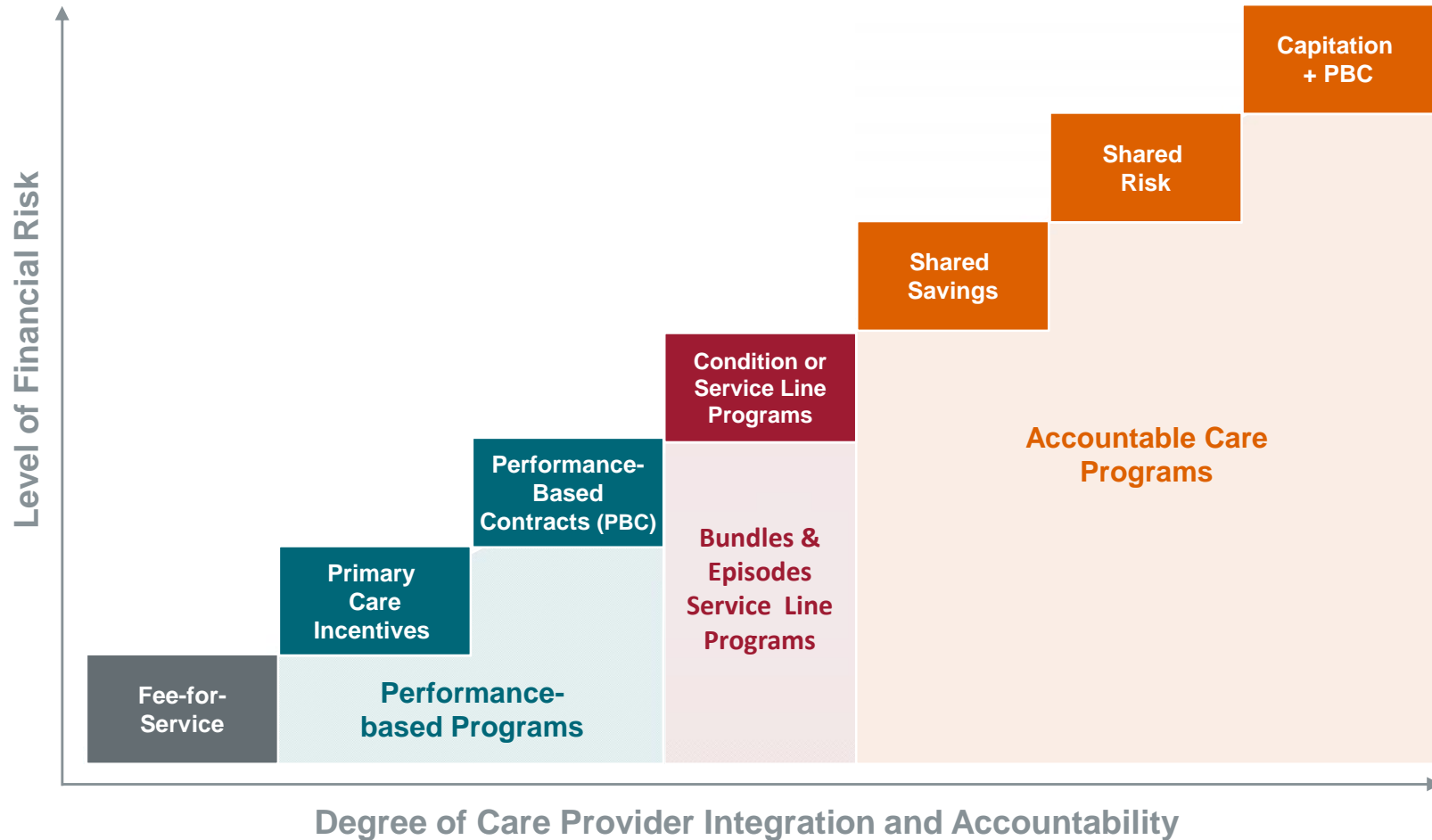
We are helping to transform the delivery system

to be more accountable for cost, quality and experience outcomes, helping make health care more affordable

We are aligning incentives across employers, consumers and care providers to achieve the Triple Aim of better health, better care and lower costs

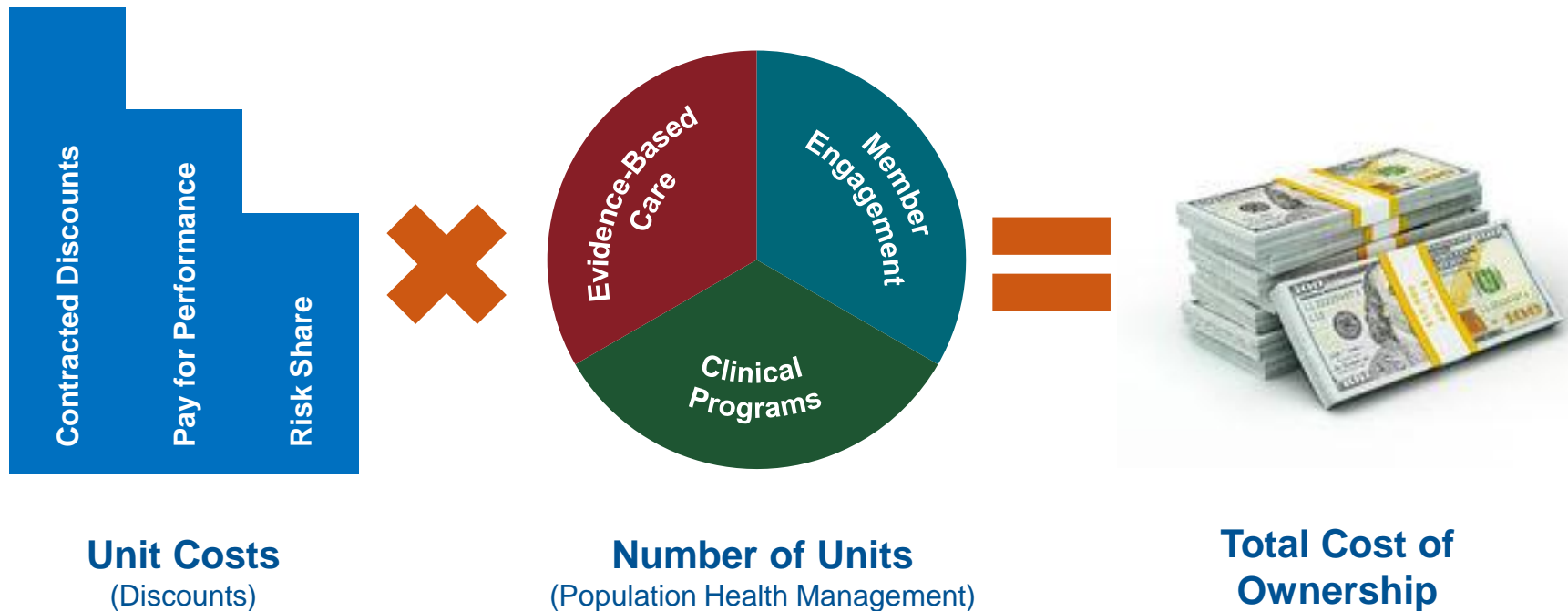
Accountable Care Platform | Accountability Continuum

OUR MODULAR SET OF VALUE-BASED PAYMENT MODELS ARE DEPLOYED ACROSS THE CONTINUUM. WE ARE ABLE TO ALIGN OUR VALUE-BASED PAYMENT MODELS WITH A CARE PROVIDER'S RISK READINESS.



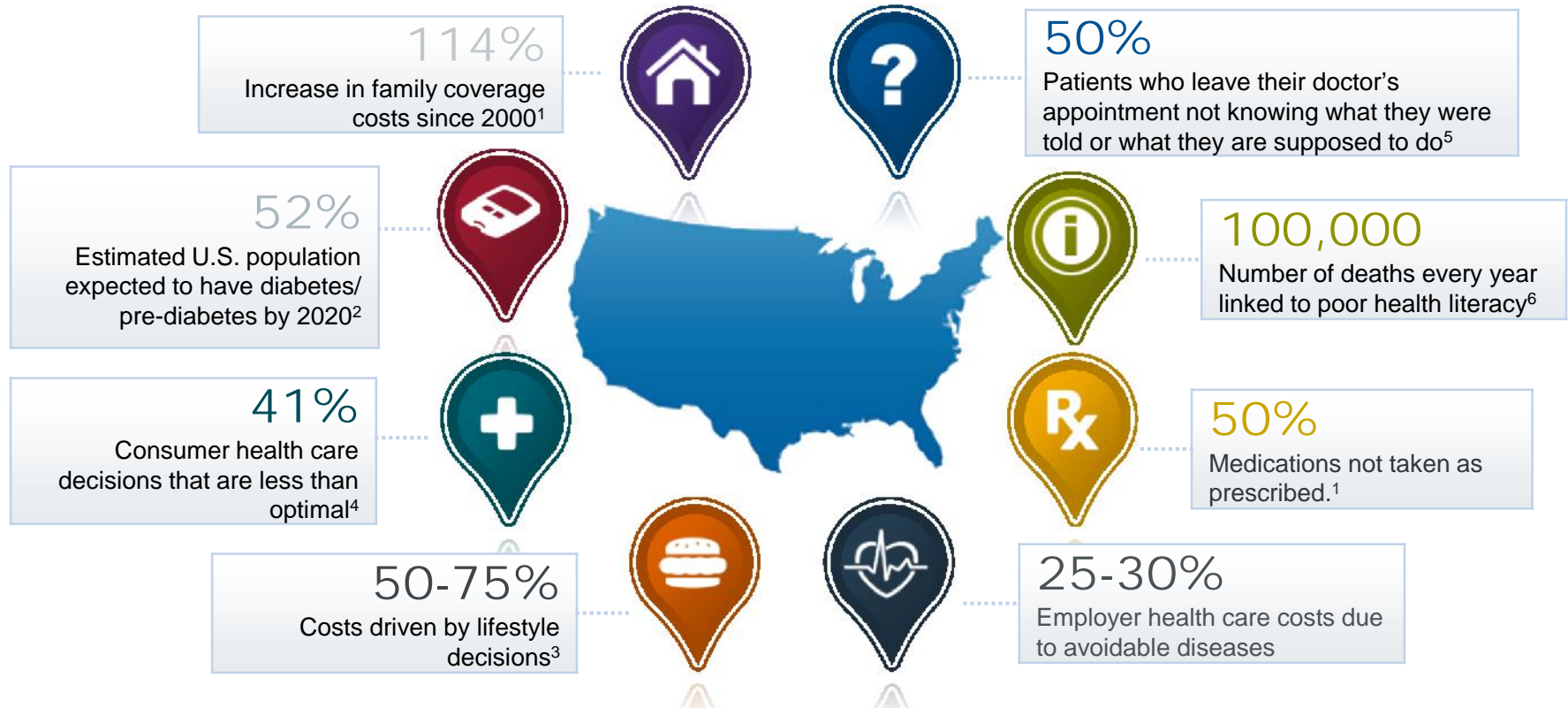
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Why INDIVIDUAL HEALTH OWNERSHIP is important

The current health care situation in the U.S. is unsustainable.
Driving sustained reduction in costs = increasing Individual Health Ownership.



The time to act is now. But what does this mean for you and where do you start?

¹ 2011 Kaiser/HRET Survey of Employer Health Benefits. ² UnitedHealth Center for Health Reform & Modernization study "The United States of Diabetes: Challenges and Opportunities in the Decade Ahead." ³ Centers for Disease Control, "Healthy Communities," www.cdc.gov/chronicdisease/resources/publications/aag/healthy_communities.htm ⁴⁻⁸ UnitedHealthcare Consumer Activation Index 2011. ^{5&6} AHIP Coverage 2013. ⁷ Annals of Internal Medicine. Interventions to Improve Adherence to Self-administered Medications for Chronic Diseases in the United States: A Systematic Review. Dec. 4 2012, Vol 157, No. 11.

UnitedHealth Tier 1 Providers

Incentives to use Tier 1 Providers, where chronic care starts



Premier Plan Tiering

Office Visit	All Physicians
Primary Care physician co-payment	\$25
Tier 1 Specialty office visit co-payment	\$25
All Other Specialty office visit co-payment	\$40

~2%-3% Savings

Advanced Plan Tiering

Office Visit	Tier 1 physicians	All other physicians
PCP office visit co-payment	\$25	\$40
Specialty office visit co-payment	\$40	\$60
Professional Fees / Inpatient	80%	60%

~4%-7% Savings

UnitedHealth Premium Designated Tier 1 doctors...

- 38% of Primary Care Physicians (79,000 docs)
- 31% of specialists (37,000 docs)
- 27 specialties influence 80% of costs
- Avoids Emergent Care issue inherent with narrow network approaches

Results:

- Spend 25% lower for members with 75% of eligible spend at premium physician
- Members engaged with Premium Providers more than 70% of the time show:
 - 13-24% **reduction** in the episodic cost of care
 - 18% **lower** total costs
 - 4.4 points **lower** readmission rate
 - 27% **lower** ER utilization
 - 59% **lower** complications
 - 64% **lower** procedure re-do's
 - 20% **lower** surgery costs








CLINICAL ENGAGEMENT

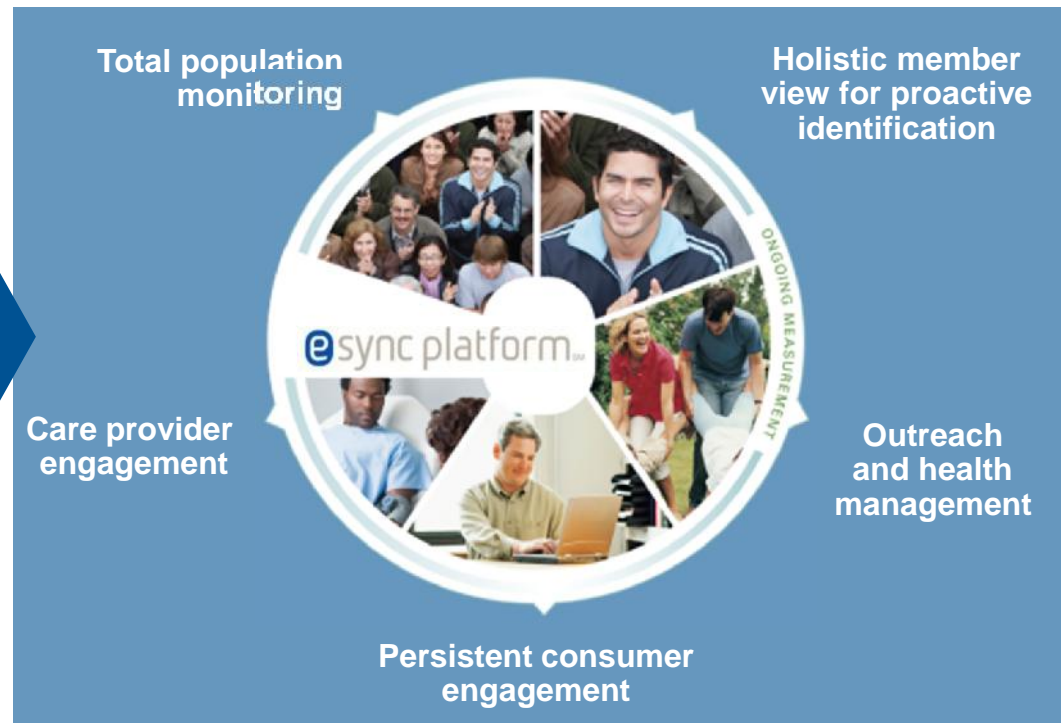
Health matters | Clinical integration



We monitor 100% of the population looking for opportunities to help employees improve their health and get more value for every health care dollar

Synchronize diverse data points to monitor population needs

-  Claims data
-  Pharmacy data (OptumRx)
-  Lab data
-  Health Assessment results
-  Biometric data
-  Network and quality and efficiency rated physician utilization
-  On Site Wellness Coordinator and/or Service Representative



Staying Healthy
Wellness & Prevention



Getting Healthy
Care Management



Living with a Chronic Condition

Advocate4Me

Enhanced Customer Service Model

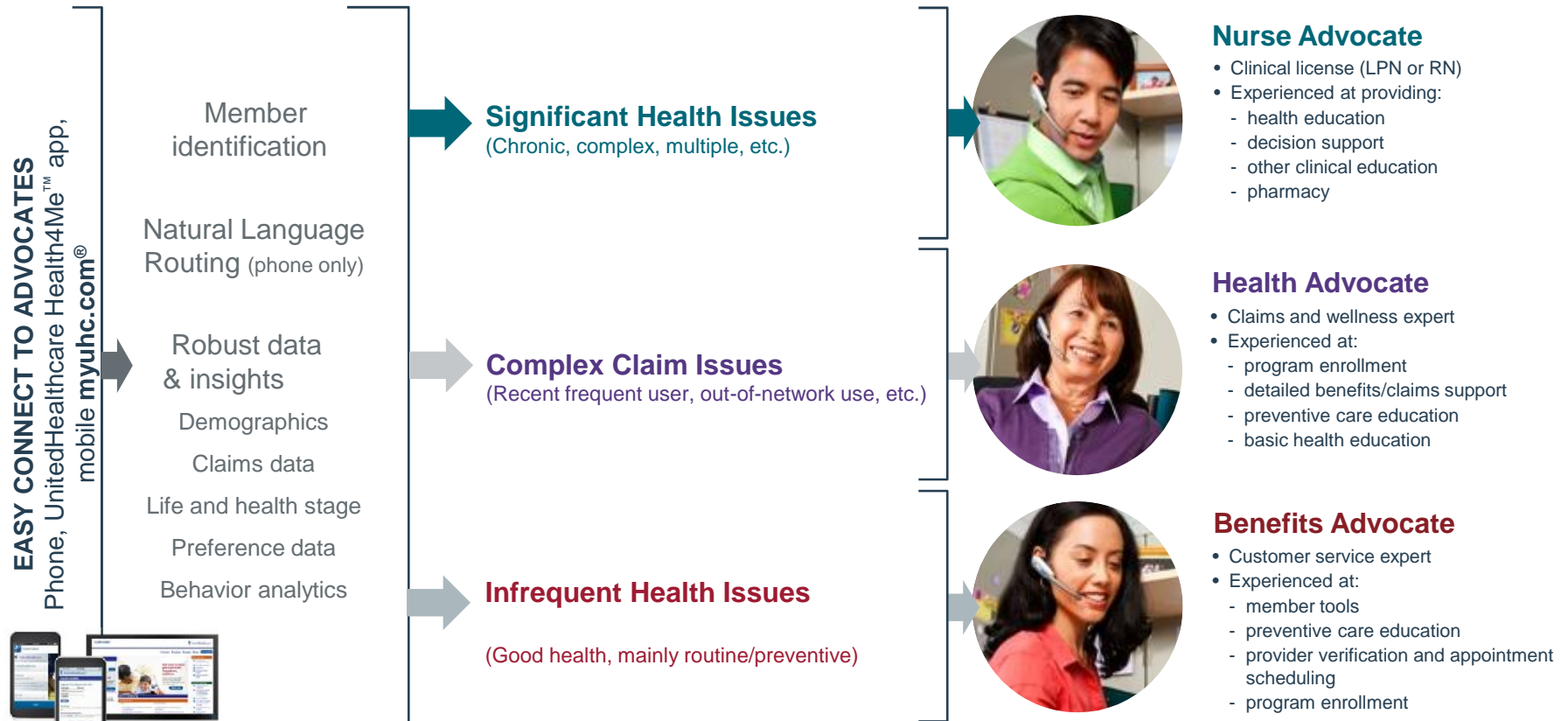


Targeted Employers: National Accounts - all new business and all existing customers (migrations until mid-2015)

We take our understanding of their family's situation and history...

And connect them to the Advocate suited to support them.

CREATING A RELATIONSHIP BETWEEN FAMILIES* AND ADVOCATES



*Family or household refers to employees and their covered family members. Family-based discussions subject to appropriate authorization.

Advocate4Me

Reasons to believe



Patent Pending

2014 Genesys
Customer
Innovation Award

Frost & Sullivan
2014 Best
Practices Award

97% overall satisfaction

Over **95%** of consumers have high level of trust* in information received from Advocate

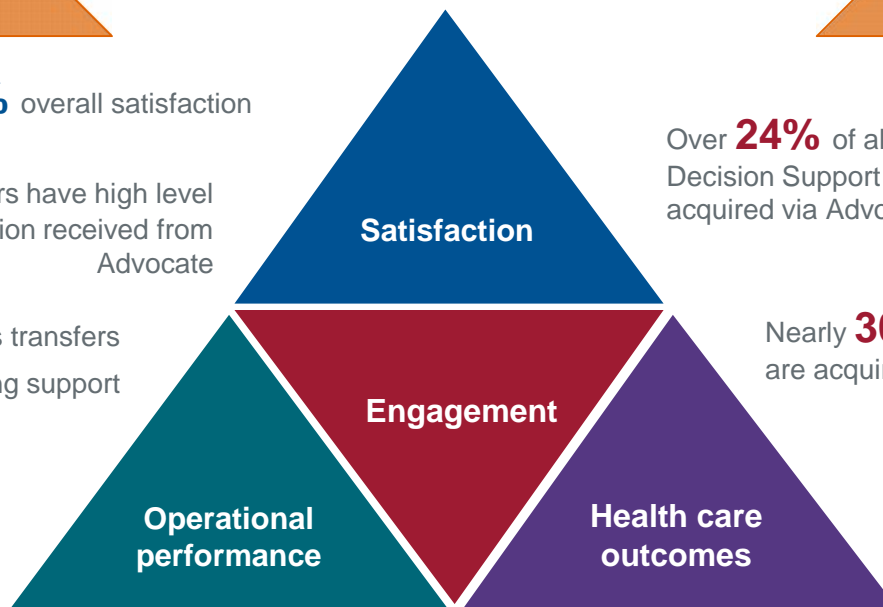
Over **24%** of all Treatment Decision Support cases are acquired via Advocate referral

Nearly **40%** less transfers when seeking support

Nearly **30%** of all wellness cases are acquired via Advocate referral

Over **99%** of the time follow-up with consumers is delivered within committed timeframe

Over **15%** of all clinical program enrollments are coming from the Advocate referral process†



Advocate4Me goals:



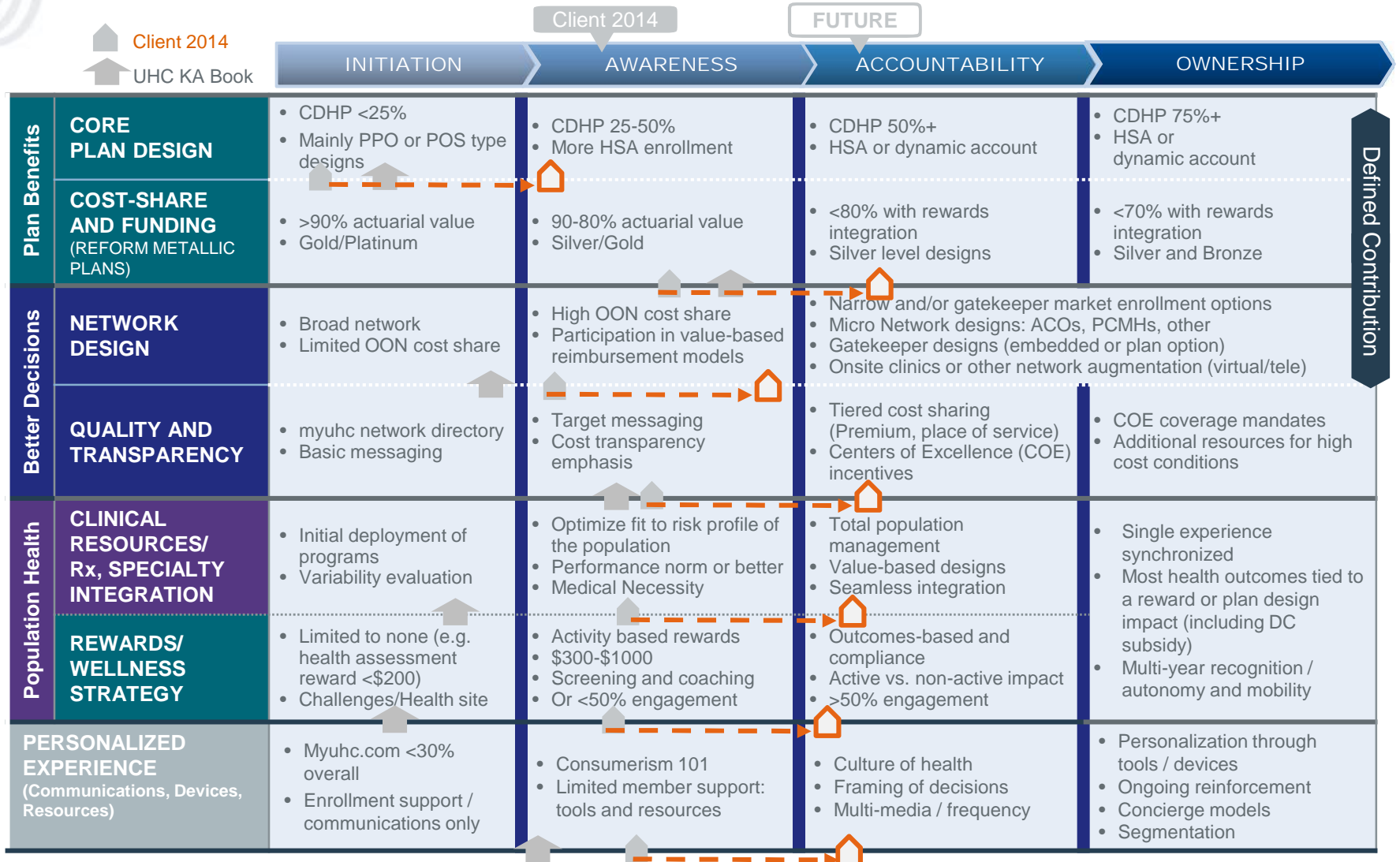
employee productivity, engagement, trust and satisfaction in UnitedHealthcare and preventive screenings and visits



calls to human resources, gaps in care, emergency room utilization, repeat calls for same inquiry and medical and pharmaceutical costs

Source: UnitedHealth Group Advocate4Me Operations Scorecard, January – September 13, 2014, approximately 1.5 members. Trust score and transfer data is through July 31, 2014.
* Trust = Question as asked in the United Experience Survey - Rate the trust you have in the answer you received. † Of those consumers with access to Advocate4Me

Optimizing Health Ownership – Opportunities & Challenges



Questions?

