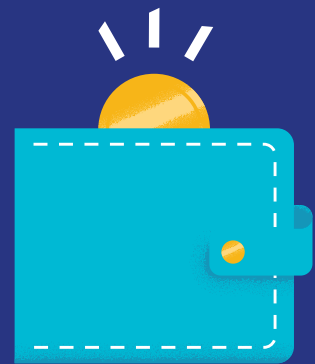




## 10 tips to help control group health plan costs

When you evaluate a group health plan, cost is often one of the first things you think about. Use this checklist to learn ways to help control your costs without sacrificing benefits for your employees.



## 1 Look for a company that offers a selection of plan designs

There's real value in being able to choose from a variety of health plans to find the best fit for your employees and your budget. UnitedHealthcare offers multiple plan designs at a variety of budget levels:

- Tiered plans can provide savings opportunities for employers by encouraging members to seek care from Tier 1 providers, hospitals and freestanding facilities.
- Consumer-driven health plans are designed to help employees take ownership of their health care choices. They can help you reduce your health care costs and make paying for health care more affordable for your employees through tax-advantaged health savings accounts (HSAs) and health reimbursement accounts (HRAs).
- Defined contribution plans offer ways to save by allowing you to set the contribution level for each benefit option, and employees choose what's right for them. If they choose basic coverage, they pay less. If more coverage is selected, they pay the difference.

## 2 Tap into a large national network

To help manage out-of-network expenses, the health plan you choose should include a wide network of quality doctors and providers. UnitedHealthcare has the nation's largest proprietary network with 1.6M+ physicians and health care professionals and 6,200+ hospitals.<sup>1</sup>

## 3 Ask about value-based provider contracting

Value-based provider contracting is designed to deliver quality outcomes, lower costs and a better experience for your employees and providers. It works to create stronger alignment with providers through actionable data and strategies, new ways to share risk and incent providers, integrated network and plan designs and more.

## 4 Synchronize medical and pharmacy benefits for cost control

Integrating medical and pharmacy benefits helps manage total drug spend and impact total health care spend. UnitedHealthcare does this through our ability to help support more informed member decisions.



## 5 Look for programs that help employees evaluate physicians for quality and cost-efficiency

The UnitedHealth Premium® program evaluates physicians for quality and cost-efficiency using evidenced-based, medical society and national standards.

- This program evaluates physicians across medical specialties that account for more than 80% of an employer's average medical spending<sup>2</sup>
- Premium Care Physicians meet the criteria for providing quality and cost-efficient care
- Premium Care Physicians had 10% lower cost per episode or per patient than non-Premium Care Physicians<sup>2</sup>

## 6 Ensure your employees have tools to find care and costs before doctor visits and procedures

Costs for the same procedure can vary by hundreds and even thousands of dollars in the same geographic area. On [myuhc.com](https://myuhc.com)® and the UnitedHealthcare® app, members can find providers and see approximate prices before treatments and procedures.

## 7 Check to see if virtual care is included in your plan

No one likes to spend time in a doctor's office waiting room. With 24/7 Virtual Visits, employees can connect with a provider—anytime, anywhere—for nonemergency care right from their computer or mobile device.\*

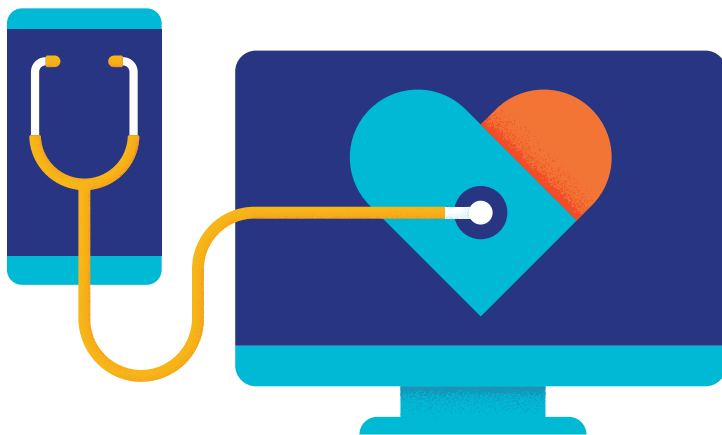
- No additional administrative costs to you
- Employees may save too, since less expensive costs are applied to deductibles, copays or coinsurance

**\$50**

or less\*\* for a 24/7 Virtual Visit, compared to \$190 for an urgent care visit or \$1,700 for an ER visit<sup>3</sup>

**20**

minutes average length of a 24/7 Virtual Visit<sup>4</sup>



\* Data rates may apply.

\*\* The designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change.

## 8 Consider including UnitedHealthcare specialty plans like dental, vision and more for simplified administration and cost savings

Simplify benefits for your employees with one source for medical, dental, vision and financial protection.<sup>5</sup> Using one source for all your benefits typically reduces administrative needs and may provide cost saving opportunities, too.

UnitedHealthcare vision insurance includes nationwide access to a large and diverse network of independent doctors, well-known retail brands and everything in between. Our suite of dental plans offers different choices for coverage, savings and contribution levels to help fit your financial goals.



## 9 Include rewards for actions and activities that may help employees get and stay healthier

UnitedHealthcare Rewards is an incentive program where plan participants can earn dollars for reaching program goals and completing activities built for a variety of interests such as walking, biking, tracking sleep and more.

## 10 Tap into cost control measures for your business

Getting the most for your money is important to most businesses, and it's important to employees, too. UnitedHealthcare has over 30 years of experience in innovative contracting strategies, designed to help improve quality and cost outcomes. Our value-based provider contracting is designed to help deliver quality outcomes, lower costs and a better experience for your employees.

For self-funded employers, actual health care costs are a combination of unit cost, typically measured through both network discounts and utilization. When comparing health plans from different carriers, traditional cost analyses take discounts into consideration, but typically don't capture utilization, including savings from factors such as site-of-care redirection, payment integrity programs and inpatient management, among others.

Discount analyses alone give employers only half the picture: They don't fully measure total cost of care, leaving employers with a lack of visibility into the potential for greater long-term savings from a carrier with proven strategies focused on these factors. According to a recent third-party study, UnitedHealthcare programs drove significant total cost of care savings that went beyond network discounts alone.<sup>6</sup>



## As you narrow your search for a group health plan, be sure to ask about specific ways the plan can help you control your health care costs

### UnitedHealthcare can help you:

- Maximize your budget with a wide variety of plan solutions
- Meet the needs of your employees with programs designed to help you and your employees get more value from your health benefits

**For more information on how to control health plan costs, contact your broker or UnitedHealthcare representative today**

**United  
Healthcare**

<sup>1</sup> UnitedHealthcare internal analysis, March 31, 2023.

<sup>2</sup> Analysis of claims as of Sept. 25, 2020. The specialties evaluated make up over 80% of employers' average medical spend. All figures and estimated savings represent historical performance and are not a guarantee of future savings.

<sup>3</sup> Average allowed amounts charged by UnitedHealthcare network providers and not tied to a specific condition or treatment. Actual payments may vary depending on benefit coverage. The information and estimates provided are for general information and illustrative purposes only.

<sup>4</sup> Average times based on monthly data reports from 24/7 Virtual Visits providers.

<sup>5</sup> Life and Disability products offered in New York are underwritten by Unimerica Life Insurance Company.

<sup>6</sup> UnitedHealthcare Market Comparison Analysis: A Review of 2019 UnitedHealthcare Medical Claims, Compared to IBM® MarketScan® Group Data. Wakely Consulting Group, May 12, 2022. 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. 2019 medical claims data and enrollment in select metropolitan statistical areas. Datasets included allowed claims with service dates in 2019 and paid through December 2020.

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

Tier 1 providers may be subject to change, visit myuhc.com® for the most current information or call the number on your health plan ID card.

The UnitedHealthcare plan with Health Savings Account (HSA) is a qualifying high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.

The UnitedHealthcare plan with Health Reimbursement Account (HRA) combines the flexibility of a medical benefit plan with an employer-funded reimbursement account. Health reimbursement accounts (HRAs) are administered by OptumHealth Financial Services, Inc. and are subject to eligibility and plan restrictions. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions.

The UnitedHealth Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com®. You should always visit myuhc.com for the most current information. **Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician.** Please visit myuhc.com for detailed program information and methodologies.

24/7 Virtual Visits is a service available with a Designated Virtual Network Provider via video, or audio-only where permitted under state law. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

All UnitedHealthcare members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the Website or Mobile application terms of use under Find Care & Costs section.

UnitedHealthcare dental coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), DBP Services (NY only), United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number DPOL.06.TX, DPOL.12.TX, DPOL.12.TX (Rev. 9/16) and DPOL.18.TX and associated COC form numbers DCOC.CER.06, DCOC.CER.IND.12.TX, DCERT.IND.12.TX and DCOC.18.TX. Plans sold in Virginia use policy form number DPOL.06.VA with associated COC form number DCOC.CER.06.VA, policy form number DPOL.12.VA with associated COC form number DCOC.CER.12.VA or policy form number DPOL.18.VA with associated COC form number DCOC.18.VA. This policy has 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.

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 1-855-256-8669 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. Subject to HSA eligibility, as applicable. This program is not available in Hawaii, Vermont and Puerto Rico. Components subject to change.

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