

# Working to make health insurance oh-so-much simpler

Is it possible to redesign health insurance in a way that makes it less complicated and provides opportunities to save?

Surest plans from UnitedHealthcare are designed to help employees see costs in advance and access care without referrals, deductibles, or coinsurance.

To learn more, visit [Surest.com](https://www.surest.com) or contact your broker, consultant, or UnitedHealthcare representative.



Scan to access the demo.

## Addressing some of health care’s biggest challenges



1 in 4 people went without medical care

due to uncertainty over coverage<sup>1</sup>



\$1T of U.S. health care spending is wasteful

and costs continue to rise, forcing some employers to choose between trimming the benefit or shifting costs to employees<sup>2</sup>



\$6,575 in average health care costs

paid by employees each year toward the cost of their coverage<sup>3</sup>

## The Surest health plan: See how powerful simple can be.

### Clarity

- Clear, upfront prices (copays)
- No deductible or coinsurance
- Check prices and compare options in advance

### Experience

- Intuitive digital experience with answers in the palm of your hand
- Skilled member support available via phone, chat, or email
- Broad UnitedHealthcare national network of 1.5M+ physicians and health care professionals and 6K+ hospitals<sup>4</sup>

### Potential savings

- Up to 15% employer savings<sup>5</sup>
- 54% lower out-of-pocket costs<sup>6</sup>
- Members may make informed choices when able to research and shop around<sup>7</sup>

<sup>1</sup> Health Insurance Literacy Survey 2019: Americans are increasingly confused about health care. Policygenius, Oct. 29, 2019. Available: <https://www.policygenius.com/health-insurance/news/health-insurance-literacy-survey-2019/>. Accessed: Jan. 11, 2023.

<sup>2</sup> Shrank, et al. Waste in the US Health Care System: Estimated Costs and Potential for Savings. Oct. 7, 2019. Available: <https://jamanetwork.com/journals/jama/article-abstract/2752664>. Accessed: Jan. 11, 2023.

<sup>3</sup> Kaiser Family Foundation. 2023 Employer Health Benefits Survey. November 2023. Available at: <https://www.kff.org/health-costs/report/2023-employer-health-benefits-survey/>

<sup>4</sup> UnitedHealthcare internal analysis, Dec. 31, 2022.

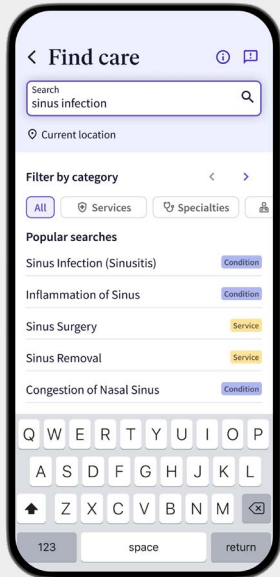
<sup>5</sup> Surest actuarial results through 2024.

<sup>6</sup> Members who migrated from a non-Surest plan into a Surest plan in 2022, compared to those who stayed with a non-Surest plan. 141\_v04

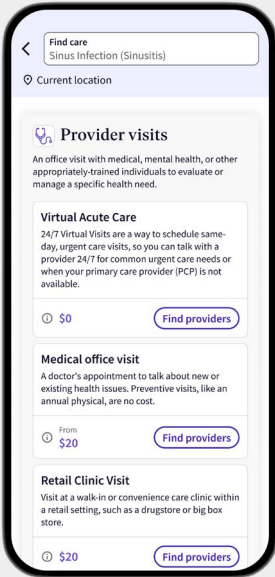
<sup>7</sup> 6% lower emergency room utilization, 6% higher urgent care utilization. Comparison of members identified as having 12 months of enrollment in a UHC plan in 2021, and 12 months of enrollment in a Surest plan in 2022. 61\_v03.

## Clear, upfront pricing

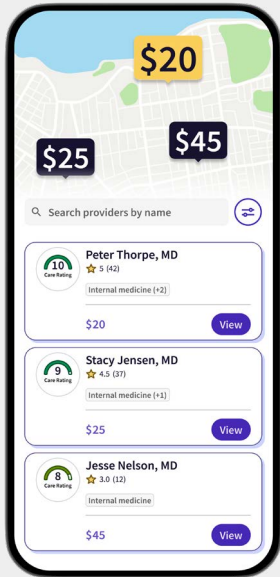
1. Search the Surest app or website for benefit coverage and care options.



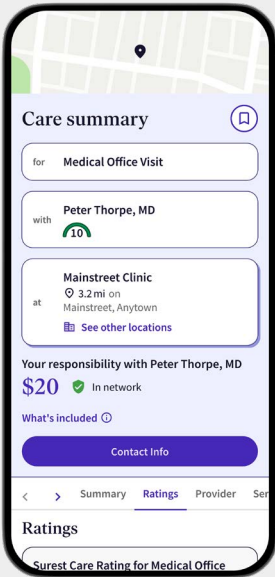
2. Compare treatment options.



3. See providers and price (copay) options.



4. Get scheduling information, and more.



Illustrative example only. Costs and coverage may vary.

# Surest delivers results that matter, for employers and employees.



## Member satisfaction

Offering a health plan that members value may make a big difference in attracting and retaining talent, especially in a tight labor market.

7 out of 10

members said they would be disappointed if their employer no longer offered Surest<sup>8</sup>



## Year-over-year growth

The Surest approach to care is catching on across all 50 U.S. states\* and continues to grow in adoption among employers and members alike. In fact, Surest is the fastest growing plan today for UnitedHealthcare.<sup>10</sup>

224%

increase in the number of employers using the Surest plan, 2022–2023<sup>10</sup>



## Lower costs, simpler experience

With more ways to control costs and coverage that’s easier to understand, Surest is working to solve some of the industry’s biggest pain points.

up to

15%

employer savings<sup>12</sup>

## Can your health plan make you smarter about health care?

With benefits and price visibility that are designed to be easy to understand, Surest members make informed decisions—choosing low-cost, high-value treatment alternatives, as well as less expensive sites of care, more often.



Increased use of routine and high-value care, while lowering total cost of care 13% fewer inpatient admissions and 9% lower cost/day. 4% fewer outpatient surgeries and 22% lower cost per surgery. 20% more physician visits.



Less expensive sites of care  
Emergency room utilization is 6% lower than benchmark



More virtual care  
> 7 times higher-than-benchmark use of virtual visits

Source: Surest 2022 book of business; Independently developed 2022 benchmark based on a database containing health care claims from 80 million U.S. lives risk adjusted for demographics, geography, and disease burden. 66\_v03, 67\_v03, 71\_v03, 169\_v01

“I absolutely love that I have no questions regarding this plan.  
I know exactly what I will pay before I even book an appointment.”

– Kaitlin B., Surest member

<sup>8</sup> Surest 2023 book-of-business digital engagement analysis.  
<sup>9</sup> The proportion of Surest members enrolled in 2022 who re-enrolled in 2023 with January 1 plan year start dates. 32\_v04  
<sup>10, 11</sup> 2022 Surest book of business. 2022–2023  
<sup>12</sup> Surest actuarial results through 2024.  
<sup>13</sup> Member survey for 2019 Surest self-insured enrollees of one large plan sponsor. 9\_v01  
\* Excludes Hawaii

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