



Making quality care possible for all.
That matters.



All of our health plans include virtual care solutions to help lower costs and improve access to quality care at no additional cost

**United
Healthcare®
Oxford**



Today's health care challenges are impacting employers and their employees

The realities of today's health care system have made it harder to afford and access quality care – especially for people living in rural communities or those facing challenges like lack of transportation or childcare. These obstacles may cause employees to miss work, or avoid care altogether, which may result in poor outcomes and higher costs for themselves and their employers.

124k

estimated shortage
of health system
providers by 2035¹

30+

days average wait time to see
a specialist (20.6 days to see
a primary care provider)²

\$89B

lost annually in time
traveling for care³

A robust virtual care solution

Rethinking the way health care is delivered is vital to addressing today's challenges. Our plans include a portfolio of virtual options, designed to remove barriers to care through better access, more personalized experiences and greater value.

Expanding access to care and services

With our virtual care portfolio, employees have more timely and convenient access to providers nationwide – connecting to a doctor by video or phone* without leaving their home or workplace.

Available services are continuously expanding, going beyond on-demand and primary care to include a broad range of specialists who design their care models specifically for the virtual environment.** These include:

- Gastroenterology (GI)
- Sleep
- Women’s health
- Migraine
- Speech therapy
- Musculoskeletal
- Urgent dental

Creating personalized digital experiences





Today’s employees have higher expectations of their work and benefits. With our virtual care portfolio, employees can quickly connect to virtual care via the UnitedHealthcare® app and myuhc.com®.

These convenient digital tools make it easier for employees to find and choose the care that best meets their needs – and help foster more personalized interactions with their providers, which may lead to more positive health care experiences.

Lowering the cost of care

Delivering a continuum of virtual care options to employees may reduce costly and unnecessary urgent care and emergency room (ER) visits. It may also help employees who might otherwise avoid care or go out-of-network because they lack easy access to network care – both of which can impact cost.

Virtual care providers are contracted in the network and are embedded to align with employees’ health benefits.

	Local provider	National (virtual only) providers		
Care option	 Local PCP virtually	 Virtual primary care	 Virtual specialists	 24/7 Virtual Visits
Average cost ⁴	\$147 average allowable	\$99 or less	≈30% less than in person	\$54 or less ⁵

The information and estimates provided are for general information and illustrative purposes only.

*Data rates may apply.

**Virtual Care Services are Covered Health Care Services that include the diagnosis and treatment of less serious medical conditions. Benefits are available only when services are delivered through a Designated Virtual Network Provider. Designated Virtual Network Providers can be located at myuhc.com.

A solution that delivers

Our virtual care results to date include:

3M

of our members treated by virtual care providers since 2019⁶

15

minutes or less average wait time for a 24/7 Virtual Visit⁷

62

NPS® score across all virtual care programs⁷

4.9/5

for customer satisfaction⁸

Learn more

Contact your broker or Oxford representative for more on how virtual care can help employees access and afford quality care

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¹ AAMC Study “The Complexities of Physician Supply and Demand: Projections from 2019–2034.” Accessed December 2023.

² Patient Engagement HIT. “Average Patient Appointment Wait Time is 26 days in 2022.” Accessed December 2023.

³ Altarum Research Brief “Travel and Wait Times are Longest for Health Care Services and Result in an Annual Opportunity Cost of \$89 Billion” published February 2022.

⁴ Average allowed amounts charged by our Network Providers and not tied to a specific condition or treatment. Actual payments may vary depending upon benefit coverage.

⁵ The Designated Virtual Visit Provider’s reduced rate for a 24/7 Virtual Visit is subject to change and may apply after the deductible according to plan design.

⁶ UnitedHealthcare commercial book of business from 2019–2022.

⁷ UnitedHealthcare commercial book of business, 2022.

⁸ Ratings based on all three of our virtual care offerings: virtual primary care, virtual specialist care and 24/7 Virtual Visits for calendar-year 2022 with 500K+ members surveyed.

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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.

Virtual primary care are services available with a provider via video, chat, email, or audio-only where permitted under state law. Virtual primary care services are only available if the provider is licensed in the state that the member is located at the time of the appointment. Virtual primary care is 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. Certain prescriptions may not be available, and other restrictions may apply.

Virtual Specialists are services available with a provider or coach via video, chat, email, or audio-only where permitted under state law. It is not an insurance product or a health plan. Virtual Specialists 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. Certain prescriptions may not be available, and other restrictions may apply.

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.

Telehealth services are available in Connecticut in addition to 24/7 Virtual Visits.

Oxford insurance products are underwritten by Oxford Health Insurance, Inc. Oxford HMO products are underwritten by Oxford Health Plans (CT), Inc. and Oxford Health Plans (NJ), Inc. Administrative services provided by Oxford Health Plans LLC. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ and UnitedHealthcare Insurance Company of New York in NY.