

UMR and Health Action Council are staying ahead of rising health care costs with solutions that blend aggregated analytics with personalized care through various resources.

Sophisticated, proprietary claim system

Our claim processing system is owned by UMR and supported with internal resources.



Flexible to support diverse benefit plans



Multi-tiered network configurations



Multiple reimbursement methods



24/7 online services inquiries and transactions

Our health improvement strategy for 125,000 members with social risks

Our 2024 white paper reveals that 26% of the Health Action Council members face 2 or more social barriers.* A multi-year cohort study indicates that individuals with high social risks incur 29% higher costs and experienced a cost trend increase over 10% in 2 years.¹ To support this population, our health improvement strategy focuses on a comprehensive array of solutions and resources.

Health Action Council advantages

- ER Redirection Campaign
- · Plan Advisor team
- · BAM reporting
- · Growth and loyalty credits

Our 2023 performance results

79

2023 consumer
Net Promoter Score® (NPS®)

95%

Call to action %2

99%

Quality of care steerage²

52%

At least one SDOH risk2





continued

Net Promoter System, Net Promoter Score, NPS and NPS-related emoticons are registered trademarks of Bain & Company, Inc., Fred Reichheld and Satmetrix Systems, Inc.

Value of Health Action Council participation

Our holistic approach

We are committed to delivering a solution that offers essential resources to help lower costs in the short and long term. Below are the potential benefits of participating with UMR through our Health Action Council relationship:





Best price guarantee: Our contract with Health Action Council includes a best price guarantee, which means that an employer cannot get a lower price from UMR for the same superior services.



Preferred pricing: Participation includes preferred pricing for medical escalators, Plan Advisor, disease management bundle, claims fiduciary, Real Appeal® and 2nd.MD.



Enhanced resources: Our UMR solutions with Health Action Council includes a designated Plan Advisor team that becomes dedicated at 50,000 members. In 2023, the Plan Advisor team had a consumer Net Promoter Score ® (NPS®) of 79.



Loyalty credit: The longer your tenure, the higher your loyalty credit. This credit is available for each 3-year renewal with UMR and ranges from \$15 – \$15 PEPY and was \$400K in 2024.



Growth credit: An annual growth credit is calculated each year based on the aggregate enrollment and can range from \$9 – \$18 per employee per year (PEPY) for a new customer. In 2024, UMR paid more than \$1.7M in growth credits to Health Action Council plan sponsors.



Membership advantages³: By joining Health Action Council, your dues grants you access to advantages that go beyond this group purchasing solution. Educational sessions provide insights into current trends and relevant health care topics.

Plan sponsors benefit from networking opportunities, valuable tools and resources for health improvement.



Visit the Health Action Council microsite to learn more uhc.com/healthactioncouncil







Net Promoter, Net Promoter System, Net Promoter Score, NPS and NPS-related emoticons are registered trademarks of Bain & Company, Inc., Fred Reichheld and Satmetrix Systems, Inc.

Community insights: Key factors that influence employee health. 2/2024. https://e-i.uhc.com/content/dam/ei/microsites-content/healthactioncouncil/pdfs/UHC_HAC_WP-CommunityInsights.pdf

² Experience for participating clients from January – December 2023.

³ Employers are required to become a member of Health Action Council to be eligible for these advantages. Membership fees range from \$1,000 to \$10,000 per year. Administrative services provided by United HealthCare Services, Inc. or their affiliates.