



Solutions for a healthier workforce

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

Our collaboration with Health Action Council is driven by employers, designed for employers and is rooted in our core principles:



Group purchasing



Data analytics



Custom solutions

Cost implications of the obesity epidemic¹

Our 2025 white paper reveals that the obesity rate has been steadily rising across the country and the CDC predicts that by 2030 49% of the U.S. population will be obese. Our white paper shows that obese members represent 26% of Health Action Council members and 46% of total costs. On average, adults living with obesity are 2.3 times more expensive than non-obese adults. Rising obesity rates can have a significant impact on future costs. If 10% of Health Action Council members do not develop obesity, that represents a potential annual savings of \$30,000,000 to our plan sponsors.

Health Action Council custom solution

- Social determinants of health (SDOH) coordinators (NEW)
- Dedicated advocates
- Dedicated nurses
- Communication and education

Our 2024 performance results

74

2024 consumer
Net Promoter Score® (NPS®)

\$45.8M

clinical savings²

4:1

ROI for custom clinical
outreach²

-4.3%

trend advantage versus
PwC survey since 2010³

United
Healthcare



health action council

Enhancing Business. Enlightening Lives. Enriching Communities.

continued

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.

¹Service dates Jan. 1, 2022 – Dec. 31, 2022 and payment dates through June 30, 2023. Savings reflect clinical outreach conducted in calendar year 2022; based on Optum's Value Driver savings methodology for closed gaps.

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 UnitedHealthcare 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 UnitedHealthcare for the same services.



Custom solutions: Our custom solution includes dedicated resources for overall health system navigation, case managers and SDOH coordinators. Outreach within this solution is based on custom algorithms developed for Health Action Council members.



Surest®: The Surest health plan is designed to offer clear, upfront copays—not estimates—making it easier for members to search, compare, and choose health care options. With no deductibles or coinsurance and lower copays assigned to providers evaluated as high-value, the Surest plan provides savings opportunities for both employees and employers. Surest plan sponsors are eligible for Health Action Council growth and loyalty credits.



Growth credit: An annual growth credit is calculated each year based on the aggregate enrollment and can range from \$20 – \$39 per employee per year (PEPY) for a new customer. In 2025, UnitedHealthcare paid more than \$4.7M in growth credits to Health Action Council plan sponsors.



Loyalty credit: The longer your tenure, the higher your loyalty credit. This credit is available for each 3-year renewal with UnitedHealthcare and ranges from \$15 – \$25 PEPY.



Membership advantages⁴: 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



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¹ The obesity epidemic: Growing health impacts and cost implications. 1/2025. <https://e-i.uhc.com/content/dam/ei/microsites-content/healthactioncouncil/pdfs/health-action-council-obesity-epidemic-wp.pdf>

² Clinical savings for participating clients from January 2022–December 2025.

³ PwC. "Medical cost trend: Behind the numbers: Comparison from 2010 through 2024 for participating HAC client trend versus PwC Trend Survey for same time period". www.pwc.com/us/en/industries/health-industries/library/behind-the-numbers.html.

⁴ 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.

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