



# Empowering employees to make informed health care decisions

Employees who understand their health care benefits and have visibility into the options available may be better equipped to help manage their cost of care.

Health benefits can seem complex or difficult to understand, which may make it challenging for employees to choose the best and most cost-effective path to care. This may lead to choices that cost them and their employers more than may be necessary.

To help employees get the most out of their benefits, employers may want to consider how they can help empower more informed health care decisions, such as:



**Selecting networks and plans designed to help employees choose high-value care**



**Educating employees about how they can get the most out of their health plan**



**Providing access to 1-on-1 guidance and digital support tools**

**United  
Healthcare**

There for what matters™



## Selecting networks and plans designed to help employees choose high-value care

Employers who want to prioritize cost savings and quality outcomes for their employees can start by choosing the right provider network and health plan design for their workforce.

**Networks** that are thoughtfully curated based on the providers' or facilities' quality and cost of care may provide savings for employers and employees. For instance, UnitedHealthcare offers a variety of network options that encourage employees to select high-value providers or facilities. These network options are also bolstered by a strong digital experience designed to make it easier for employees to make more informed provider and **site-of-care** selections. In fact, the use of physicians recognized for quality and cost-efficiency resulted in UnitedHealthcare members seeing 27% lower costs per member per month and 47% fewer inpatient hospital admissions.<sup>1</sup>

Health plans designed to offer **greater visibility** into the cost of care are also becoming more common. The **Surest™** health plan from UnitedHealthcare is a prime example, as it uses a unique pricing model that allows employees to check costs and compare care options before making an appointment. With Surest, employees can understand how their selections influence their health outcomes and their wallets—which resulted in an average of 54% lower out-of-pocket spend for members<sup>2</sup> and up to 11% in cost savings for employers.<sup>3</sup>

“Innovating the way health plans are designed has the potential to better serve employers and employees, and UnitedHealthcare is well-positioned to bring different players across the health system together to bring those solutions to market,” explains Kelley Nolan-Maccione, chief product officer for UnitedHealthcare Employer & Individual.



## Educating employees about how they can get the most out of their health plan

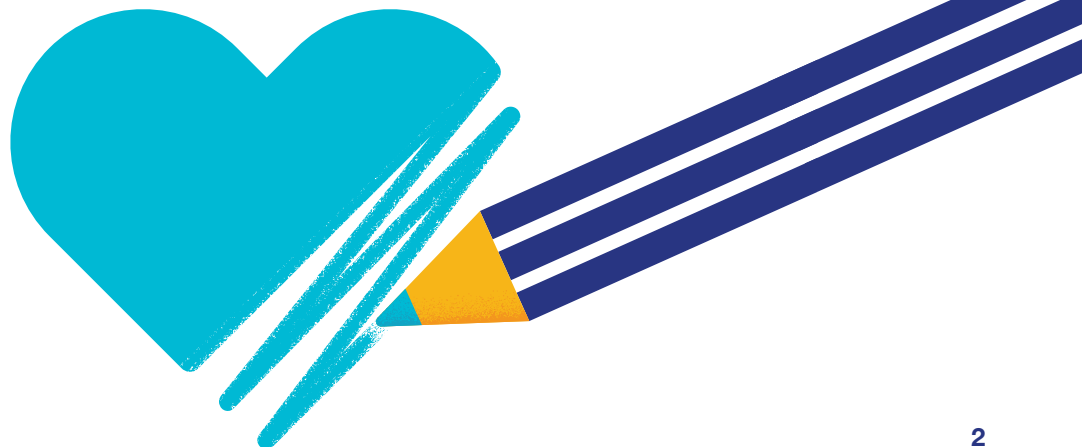
In a survey, about 50% of employees said they don't understand their health plan, which underscores the need to improve workforce health literacy.<sup>4</sup> Personal health literacy refers to the ability to find, understand and use information to inform health care decisions.<sup>5</sup>

To overcome health literacy challenges, employers can help **educate employees** about their benefits and how to access them. An effective education campaign uses plain language to provide clear explanations of benefits. Employers can also offer multiple channels for employees to access information about their health care benefits, such as online portals, intranets, phone lines and in-person assistance.

Education can be a powerful tool. For example, communicating to employees about the places they can go for care and the conditions that warrant visiting each site may help enable them to make better decisions. When employees know where to go, they may avoid overpaying for treatment.

Another challenge employers can face is a lack of employee engagement or utilization within their group health insurance plans. If employees aren't taking advantage of their benefits, that may lead to deferred care or not seeking care at all for a condition that may worsen, which may result in potentially higher costs down the road.

Ensuring employees are aware of how to effectively use the health system and their benefits matters. Employers that prioritize employee education and actively engage their workforce may see a bigger return on their investment.





## Providing access to 1-on-1 guidance and digital support tools

Health plans that provide access to personalized support can also help employees make more informed decisions along their health care journey. For instance, **UnitedHealthcare Advocacy programs** connect employees to trained health care advocates, via phone or chat, who can answer questions related to benefits, claims and coverage information, help with searches for covered providers and make referrals to clinical and complex care support programs, depending on the level of their health plan. Employers who have Enhanced Advocacy services, an amplified UnitedHealthcare Advocacy model, have seen a 3% higher utilization of lower cost sites of care.<sup>6</sup>

And for help with real-time care decisions, **active member intercept** is designed to help members avoid unnecessary costs by providing guidance that may lead to more informed choices and prevent surprise medical bills. For instance, an employee may receive proactive alerts when they're approaching their benefit limit, or when an eligibility check is received from an out-of-network provider. These alerts can lead employees to make more cost-effective decisions.

Offering **digital resources and tools** as part of an employer's health plan can also help. This can include a dedicated benefits portal, such as **myuhc.com**<sup>®</sup>, as well as mobile resources like the **UnitedHealthcare**<sup>®</sup> **app**. Within a few clicks, UnitedHealthcare members can search for providers, view cost estimates and access clear and concise information about their benefits, including eligibility requirements, coverage details and the status of claims or prior authorizations.

Wearable monitoring devices that provide instant access to personalized health data are also making a difference. With the ability to monitor vital signs, track symptoms and review test results, employees can gain a comprehensive understanding of their health status.

This real-time data enables employees to proactively manage their health, identify potential issues early on and make necessary lifestyle adjustments. Moreover, sharing this data with health care providers becomes easier, which may help foster more effective collaboration and enable them to provide tailored advice and interventions—with the ultimate goal of better health outcomes and lower costs.

**“Digital resources like price comparison tools provide employees with a new level of transparency to help them make more informed and cost-effective care decisions.”**

**Samantha Baker**

Chief Consumer Officer  
UnitedHealthcare Employer & Individual



### Cost savings at the point of care

Employees aren't the only ones that can use digital tools to lower costs. Ensuring providers have the **tools and information** they need at the point of care can lead them to recommend or prescribe the best, most cost-efficient course of action for their patients based on their unique health needs and coverage.

For example, **Point of Care Assist**<sup>®</sup> from UnitedHealthcare integrates real-time patient information—including prior authorization, clinical, pharmacy, lab and cost data—into providers' workflows and electronic medical records (EMRs). This gives providers deeper insight into an employee's health profile, making it easier for them to address their patients individual needs while also considering the impact their recommendations could have on their patients cost of care.

Learn more

Contact your broker, consultant or UnitedHealthcare representative or visit [uhc.com/broker-consultant](https://uhc.com/broker-consultant) and [uhc.com/employer](https://uhc.com/employer)

United  
Healthcare

There for what matters™

<sup>1</sup> Saving estimates as of Nov. 2021 UnitedHealthcare Network (Par) Commercial Claims analysis for 172 markets. Rates are based on historical information and are not a guarantee of future outcomes.

<sup>2</sup> Comparison of 2022 medical out-of-pocket spend for members who migrated to a Surest plan in 2022 compared to members from the same employers in a non-Surest plan. 141\_V04.

<sup>3</sup> Surest 2022 book-of-business plan sponsors with both medical and pharmacy data within our warehouse; industry 2022 commercial benchmarks and risk adjustment methodology. Risk adjusted for demographics, geography and disease burden.

<sup>4</sup> 2022 Health Insurance Knowledge Snapshot. Justworks. Available: <https://www.justworks.com/lp/benefits-knowledge-snapshot>. Accessed: Jan. 17, 2024.

<sup>5</sup> What Is Health Literacy? Centers for Disease Control and Prevention. Available: <https://www.cdc.gov/healthliteracy/learn/index.html>. Accessed: Jan 16, 2024.

<sup>6</sup> 2021 Performance reporting, comparing enhanced advocacy members (Elite/Premier) to Advocate4Me members.

The UnitedHealth Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at [myuhc.com](https://myuhc.com)®. You should always visit [myuhc.com](https://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](https://myuhc.com) for detailed program information and methodologies.

Advocate4Me services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through Advocate services is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Advocate services are not an insurance program and may be discontinued at any time.

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.

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.

Insurance coverage for fully insured plans is provided by All Savers Insurance Company (for FL, GA, OH, UT and VA) or by UnitedHealthcare Insurance Company (for AZ, AR, MI, MN, MO, OK, PA, SC and TN). These policies have 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. Administrative services for insurance products underwritten by All Savers Insurance Company and UnitedHealthcare Insurance Company, and for self-funded plans, are provided by Bind Benefits, Inc. d/b/a Surest, its affiliate United HealthCare Services, Inc., or by Bind Benefits, Inc. d/b/a Surest Administrators Services, in CA.

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