



# About UnitedHealthcare

UnitedHealthcare offers a full range of health benefits designed to simplify the health care experience and make it more affordable for people to access high-quality care. We work to provide the more than 52 million consumers we serve with access to quality care when and where they need it through our network of more than 1.7 million physicians and care professionals and over 7,000 hospitals and care facilities nationwide. We support people from their earliest days through their working years and into retirement.

## Our businesses

### UnitedHealthcare Employer & Individual

UnitedHealthcare Employer & Individual offers a comprehensive array of health benefit plans and services across the U.S. for consumers, as well as employers of all scale and type, serving more than 27.2 million people. Our global commercial business delivers care, as well as medical, security and assistance benefits to clients and consumers in 150 countries.

### UnitedHealthcare Medicare & Retirement

UnitedHealthcare Medicare & Retirement is dedicated to serving the health and well-being needs of seniors and other Medicare beneficiaries. Through a diversified selection of products and services, we help nearly 13.7 million people manage their health.

### UnitedHealthcare Community & State

UnitedHealthcare Community & State offers diversified health care benefit products and services that provide care for the economically disadvantaged, the medically underserved and those without employer-funded health care coverage. We serve nearly 8.1 million people nationally.

## How we serve

### Simplest experience

We work to make health care simpler by streamlining processes and providing reliable, trusted information that helps make coverage easier to understand and use.

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### Affordable coverage

We believe everyone deserves health coverage they can afford, so we provide coverage options designed to fit a variety of budgets and focus on improving affordability and access.

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### Quality, supported care

We provide the people we serve with access to quality care, personalized solutions and the support they need to navigate the health system. In partnership with Optum, we continue to lead the way in accelerating the transition from fee-for-service to value-based care with the goal of making high-quality care more accessible, more affordable and more equitable.

# UnitedHealthcare Employer & Individual

Almost half of the U.S. population, or nearly 155 million Americans, get their benefits coverage through their employer. An additional 19 million people get coverage on the individual market, with ACA exchange participation growing approximately 50% over the last five years.

UnitedHealthcare Employer & Individual provides employer-sponsored health benefits, offering a portfolio of products that deliver personalized coverage and care.

Our offerings span employer and individual medical plans, specialty benefits such as vision, dental, hearing and financial protection coverages, and international plans and services. This combination helps deliver value to employers and makes UnitedHealthcare a crucial part of improving the health and well-being of our members and communities.

## **The value of commercial coverage**

As employers seek to attract and retain talented employees, they prioritize offering innovative and affordable health benefits and consumer engagement programs. That's because research suggests employers that provide compelling health benefits may experience a boost in productivity, profitability and overall employee recruitment and retention.

Our approach and value are distinct in the market, providing our members with innovative products; support from compassionate customer care advocates; data-driven programs designed to help enhance health and well-being; and quality and cost information to help improve access to the care they need at an affordable price.

**>\$1.2T**

Annual U.S. spending on employer and individual health benefits

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**~174M**

People in the U.S. with employer and individual health benefits

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**>27.2M**

Consumers served in the U.S. by UnitedHealthcare Employer & Individual

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**150**

Countries served

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**>235K**

Number of employer customers of all sizes, in all 50 states and the District of Columbia, served by UnitedHealthcare Employer & Individual

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**>53M**

People served by UnitedHealthcare in specialty benefits, including dental, vision, hearing and financial protection plans

### Providing data-driven value

By analyzing clinical and claims data alongside other factors, we help create customized plan designs and proactive support interventions for employers that more effectively close gaps in care, increase enrollment in clinical programs and reduce the total cost of care. We provide employers with chronic care resources, like our type 2 diabetes management solution, which reduces the total cost of care, provides engaged members with zero-cost medication and care, and helps participants better manage glucose levels and more effectively control their condition.

For care providers, we provide real-time patient information through their existing electronic medical records – including pharmacy and medical benefits, prior authorization and member costs – to make it easier for people to evaluate and understand their treatment and coverage options at the point of care.

We also help people access quality care at a more affordable price by using data to direct them to high-quality and high-value physicians and centers of excellence, whether they engage with us online, use our mobile app or call one of our customer care advocates.

### Enabling affordable care

Out-of-pocket costs are the single biggest area of concern for the people we serve. UnitedHealthcare works to minimize consumers' financial burden through innovative health plan offerings, financial incentives and compelling product bundling, including initiatives that provide first-dollar coverage.

For instance, our newest products put consumers in control of their medical care with intuitive digital experiences and innovative designs that eliminate deductibles and provide clear, upfront cost and coverage information before getting care. These are among our fastest-growing commercial products, with 1 in 5 of our large account customers offering these products to their employees for 2024.

Because these plans make it easier for people to understand and use their benefits, they more frequently access annual physician visits and preventive

screenings compared to people enrolled in traditional plans. At the same time, the plans can reduce employee out-of-pocket costs by more than 50% on average and employer health care expenses by an average of 11%. With satisfaction rates exceeding industry benchmarks, 9 out of 10 people re-enroll in these health plans year over year.

We also provide employers with greater flexibility and cost-saving opportunities through level-funded plans, which offer all the financial protections of a fully insured plan with the lower cost of self-funding. With employers coming from fully insured plans saving 17% on average, our level-funded offerings are proving increasingly popular among employers looking for the right balance between fully insured and self-funded arrangements.

### Supporting simpler experiences

Our simple, seamless digital experience has helped us build trust and redefine the value of being with UnitedHealthcare. For instance, our recently launched consumer engagement platform enables people to earn hundreds of dollars each year for completing various daily health goals and one-time activities.

Employer customers benefit from our data-driven customer care advocacy programs in part because of their very high satisfaction rating. We help people better understand their benefits and navigate the health system, providing support on everything from preventive care to managing a complex or chronic condition.

# 92%

**satisfaction rating for our  
customer care advocacy programs**

Our common data platform provides a complete view of each member, which enables our advocates and Optum nurses to help people make more informed choices and more frequently enroll in relevant support programs. Through our enhanced customer care advocacy resources, we help people stay in network, assisting with hospital discharge planning and support, evaluating treatment and medication options based on coverage considerations, and more.

## UnitedHealthcare Employer & Individual Highlights

We've also connected medical and pharmacy benefits to support better health outcomes and to offer a more streamlined experience. Using our common data platform and integrated approach to medical and pharmacy benefits, we are able to more effectively direct consumers to lower-cost drug alternatives, saving an average of \$47 per 30-day prescription fill among participating individuals. This connection helps people access their medications sooner and drives improved adherence.

### **Expanding our service areas**

Our individual exchange offerings continued to grow in 2023, driven by strong retention of our existing membership and expanded growth among consumers across the country. We remain dedicated to providing access to more consumers through geographic expansion and developing consumer-centric offerings. We are focused on improving clinical outcomes through strategic provider partnerships, while deepening our relationship with Optum Health.

We are making strategic investments to better meet the needs of underserved populations, such as the Hispanic community, through customized benefit designs, marketing campaigns and community engagement initiatives to better attract and fulfill the needs of the unique individuals we serve. Our open enrollment marketing and sales strategies included acculturated campaigns and media plans at both the national and local levels. We also developed a Hispanic Council, made up of influencers, agents and community leaders, to remain connected to community perspectives to help drive enrollment and retention. And we continue to explore clinical programs to address unique health disparities, including diabetes education and nutrition planning.

In 2024, we are expanding the availability of our individual exchange plans to more than 400 new counties and four more states, such that we will serve people across 26 states, and expect to add more geographies in the coming years.

# UnitedHealthcare Medicare & Retirement

UnitedHealthcare Medicare & Retirement serves 1 in 5 Medicare beneficiaries, or nearly 13.7 million consumers, through a portfolio of products, supporting seniors with personalized and affordable coverage and care. Our plans span Medicare Advantage, Medicare Part D, Medicare Supplement and group retiree services.

Our easy-to-use, affordable plans are supported by industry-leading customer service, delivering outstanding value to consumers and making UnitedHealthcare a trusted partner to our members.

## The value of Medicare Advantage

Medicare Advantage continues to be a popular choice with seniors due to the quality, access and affordability of care delivered, which includes additional wellness, dental and hearing benefits. Compared to beneficiaries enrolled in Medicare fee-for-service, Medicare Advantage members experience 45% lower out-of-pocket costs and have a 43% lower rate of avoidable hospitalizations.

Medicare Advantage also serves an increasingly diverse, lower-income and clinically complex population. Seniors with chronic conditions are more likely to choose Medicare Advantage, and more than half of Medicare Advantage members have an annual income of less than \$25,000. Medicare Advantage enrollment among minority populations has more than doubled since 2013, and now makes up more than 30% of Medicare Advantage membership.

Our competitive strengths in value-based care, consumer innovation and clinical quality allow us to provide unparalleled access, savings, stability and peace of mind for seniors.

**\$1.7T**

Projected U.S. Medicare spending by 2030

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**>75M**

People expected to be eligible for Medicare by 2030

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**~13%**

CAGR in UnitedHealthcare Medicare Advantage membership since 2016

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**~13.7M**

People served through UnitedHealthcare Medicare plans

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**~7.6M**

People served through UnitedHealthcare Medicare & Retirement Medicare Advantage plans

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**45%**

Lower costs for Medicare Advantage beneficiaries compared to those in Medicare fee-for-service

### Providing consumer-friendly benefits

We focus on delivering value to seniors through products and benefits they rely on to support their health and well-being. We continue to remove copays and deductibles while offering some of the largest networks in the industry to ensure people can access the essential care they need.

In addition, seniors are increasingly looking for consumer-friendly digital resources to simplify and personalize their health care experience. That's why we continue to invest in differentiated capabilities and technology that increases ease of use, removes barriers to care and provides value-added simplicity, such as our popular UCard and URide offerings.

More than 6 million Medicare Advantage members are using UCard, the first all-in-one integrated card that combines the member ID with payment technology to help members get the most value from their benefits, pay for healthy food and utility bills, spend earned rewards and more.

# >80M

**transactions by Medicare Advantage  
UCard users in 2023**

In 2024, we are integrating new features, such as the ability for members to log in to their member portal as soon as they enroll in a plan and an expanded UCard retail network of nearly 60,000 retailers, to drive further engagement, member satisfaction and benefit use for members.

### Advancing value-based care models

We focus on being good stewards of the Medicare program by fostering cost-effective, higher-quality health care for all Medicare beneficiaries. Our distinct competencies in value-based care, in-home care delivery and consumer-level health engagement help us continue to grow in a dynamic and competitive market.

UnitedHealthcare continues to accelerate the transition from fee-for-service to value-based care by focusing on care delivery capabilities to help engage members, promote primary care and facilitate care coordination. This approach, in combination with our focus on streamlining technology and reducing the administrative burden on providers, drives higher quality, better outcomes and superior experiences at lower costs.

Home care is essential to delivering a more equitable and accessible health system that reduces the cost of care and leads to a better consumer experience. HouseCalls has been the centerpiece of our home care model for years, with more than 2.5 million HouseCalls visits expected to be completed in 2023. By providing members with access to needed care in their homes, we are able to reduce costly ER visits and deliver a more convenient and comfortable experience. HouseCalls has also been central in identifying members with unmet social needs, so we can connect them to support services to enhance their health and well-being.

In partnership with Optum, we are building deeper clinical models designed to deliver specialized home-based medical care to some of our sickest and most vulnerable members. Our home-based clinical care management model serves our highest acuity members, managing more than eight chronic conditions with seven specialty providers, on average. Our physician-led model – inclusive of medical, behavioral, social, palliative and urgent care – helps decrease inpatient admissions and ER visits.

# UnitedHealthcare Community & State

Medicaid is the largest health insurance program in the nation, serving a highly diverse population, including nearly 50% of U.S. children, with projected spend of more than \$1.1 trillion by 2030. UnitedHealthcare Community & State offers diversified health care benefit products and services that provide care for nearly 8.1 million people who are economically disadvantaged, medically underserved and without access to employer-funded health care coverage.

## The value of managed Medicaid

Approximately 40% of the total Medicaid spend nationally is not currently in a managed care program, providing a large opportunity for us to deliver better care and outcomes through managed care. Growth opportunities include an active Medicaid pipeline of both reprocurements and new business, including the transition of higher-acuity populations into managed care.

We work with states and community partners to help create a more sustainable care system and empower Medicaid beneficiaries. Alongside these partners, we are creating local solutions to improve access and quality of care while addressing core health needs and inequities across populations. We utilize our enterprise strengths to create a more seamless and integrated member experience for people with the most complex health care needs. As states resume Medicaid eligibility redeterminations, we are engaging with affected individuals to help them navigate coverage disruptions and connect them to affordable coverage options.

**>\$1.1T**

Projected U.S. Medicaid spending  
by 2030

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**~40%**

U.S. Medicaid spend not currently  
in managed care

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**>12%**

UnitedHealthcare Community & State  
revenue CAGR from 2016 to 2023

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**~8.1M**

People served by UnitedHealthcare  
Community & State Medicaid  
and Dual Special Needs Plans

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**32**

States and the District of Columbia  
served by UnitedHealthcare  
Community & State

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**>100**

Specific state programs served by  
UnitedHealthcare



### Caring for individuals with complex conditions

Individuals with complex conditions benefit from our customized, high-touch models that integrate medical, behavioral, pharmacy and social care management based on a comprehensive view of each person's needs.

Optum at Home serves our most complex members enrolled in Dual Special Needs Plans with holistic home care based on individualized care plans. We help reduce hospitalizations by 12% and improve patient and caregiver satisfaction, while lowering total cost of care.

We also coordinate providers and community partners delivering personalized, value-based care that empowers our members to live independently. We assess and test the feasibility of caregiver support to reduce caregiver burdens and improve outcomes for people. In partnership with our in-home care delivery partners, we have activated a 24/7 member support model that has led to a reduction of inpatient admissions and adverse health events.

### Addressing social drivers of health

Approximately 80% of a person's health is driven by social, behavioral and environmental factors like their education, income and ethnicity. To address the social drivers of health, we partner with members, care providers and local communities to:

- Screen members for social needs to better understand their barriers to better health.
- Connect people to our programs and vital community resources.
- Analyze the pattern of needs, as well as our ability to address those needs at a population level by geography, race/ethnicity and clinical condition.
- Expand communities' capacities to foster health and promote health equity.

UnitedHealthcare has built an industry-leading approach to identify and address health-related social needs, supported by a sophisticated data strategy. We blend health and social data with input from community partners to identify health disparities and co-develop specific health interventions, actions and measured outcomes. Data is applied to improve the way we serve people with unmet social needs and inform our community impact strategy. In 2023, we are on track to screen more than 5.5 million people for social needs.

# 860K

**people we referred to support services in 2023**

We meet people's social needs by helping enroll them in benefits for which they are eligible, connect them to internal programming and refer them to local, community-based organizations. We continue to develop and expand a variety of services and partnerships that provide access to healthy meals, transportation to doctor visits, digital technology (inclusive of cell phones and tablets), digital literacy strategies to improve technology adoption, social isolation solutions, workforce development opportunities and affordable housing, among others.

Food and housing insecurity remain key issues for the people we serve. We have referred more than 245,000 people to community resources who identified food as a need. Our support can come from government food programs or through connections to community-based organizations, food deliveries or local food banks. To help combat housing insecurity and homelessness, we focus on personalized housing navigation services; community capacity housing investments; and collaboration across medical and behavioral providers, housing partners and community-based organizations to integrate health and social services systems.

Acknowledging the critical role the community plays in individual health, we work with diverse sector partners to expand the capacity of communities to address gaps in services that contribute to health inequities.