



This is an exciting time in the world of health care. From the halls of Congress to dinner tables everywhere, people seem to sense that change is in the air. At UnitedHealth Group we are continually asking ourselves what we can do to help provide better quality health care coverage at a more affordable cost.

And we aren't just *talking* about the problem – we are delivering solutions. While we can highlight only a few of our industry-leading innovations here, these programs (representing the second quarter of 2009), together with many others from across our company, are quietly revolutionizing the way health care is packaged, delivered and financed.

Welcome to our world. It's a world where we put our creativity and our technology to work:

- ➔ *Making health care more affordable*
- ➔ *Responding to individual health needs with personalized solutions*
- ➔ *Expanding access to care*
- ➔ *Improving the quality of care*

➔ Preventing dangerous drug interactions

It's quite common for people to see more than one physician when they have different medical conditions. However, this can mean that doctors aren't aware of all the medications a patient may have had prescribed. This can lead to dangerous drug interactions, which are harmful to patients, costly for the health care system – and are largely avoidable.

Now there's an innovative solution called the Drug Interaction Alert Program (DIAP) to tackle this problem. It's from Prescription Solutions, one of our UnitedHealth Group companies.

Here's how it works: We collaborated with an advisory group of physicians to identify drug interactions most likely to result in serious harm to the patient. When a prescription for medication is filled that could result in a dangerous medication, the DIAP system, which continually monitors prescription data, flags it for immediate action. We then promptly send an alert to the prescribing physician(s) to assist them in avoiding a potentially dangerous situation.

Our research shows that DIAP significantly reduced the risk of adverse drug reactions and improved the safety and quality of life for members. Analysis also showed that, depending on the type of drug interaction, DIAP can potentially decrease medical costs up to about \$13,000 per event. In addition, physicians reported that DIAP helps them take better care of their patients.

We are especially proud that the DIAP system has been recognized by URAC (an independent leader in accreditation, education and measurement programs) as a valuable advance in our health care system.

Innovations like DIAP are at the front line in the effort to modernize American health care – applying technology and fresh thinking in the fight to keep patients safe and healthy.

DIAP is available only to business groups and clients supported by the Prescription Solutions system. Clients supported by Medco use a similar program called Concurrent Drug Utilization Review (CDUR).

➔ Telehealth: virtual presence; real health care

Millions of Americans live in communities where the closest doctor might be hours away – and the nearest specialist might require a plane flight. But now, thanks to the science of **telehealth** — state-of-the-art telecommunications and medical technology — where you live won't have to prevent you from getting the medical care you need.

UnitedHealth Group is building the first national telehealth programs that will give patients access to physicians and specialists when in-person visits are simply not possible.

That means you can consult with your pediatrician about a sick child without waking your other children – and without leaving home. Or it might mean that a sophisticated

mobile unit can visit a sick child in rural New Mexico so she can receive the same quality care as her cousin in Albuquerque. That's the promise of telehealth.

We are pursuing two parallel courses that each build on the technology of telehealth:

1. Consult a physician from home, work or the road

OptumHealth, a UnitedHealth Group company, is collaborating with American Well Corp. to provide the first national service that offers members new ways to meet with physicians and clinicians — outside of the traditional office visit. Patients can now have immediate access to a doctor via two-way video, secure chat, telephone or a corporate health care Web site.

Finally, health care delivery can join other consumer industries that have long embraced Internet technology, bringing services directly into peoples' homes or offices. The program helps physicians, too. They can provide more flexible care, more efficiently, to more patients than they ever could only in a physical office setting.

Eventually the program will incorporate real-time member health information via our eSync PlatformSM [See the 1Q 2009 Innovation Brief



for more about eSync]. People will be able to speak with a doctor who has all their relevant medical history – whether the patient is at home, at work or traveling.

2. Connected Care

UnitedHealth Group and Cisco are partnering to build the first national telehealth network called Connected Care. This initiative will use NASA technology to deliver a high-definition, virtual doctor's visit through mobile and remote clinics. Physicians will be able to perform remote exams, administer preventive care, diagnose and treat certain illnesses, monitor long-term conditions and deliver specialty care.

Connected Care will reach patients wherever they are: through mobile units that can travel to patients, on-site units in the workplace and in retail locations that patients can visit, and eventually through home-based devices – all connected to primary care physicians, specialists and leading hospitals.

The first piece of our telehealth network is an 18-wheel Connected Care mobile unit that is outfitted as a virtual doctor's office. It will visit states across the country for telehealth demonstrations as part of the Connected Care America tour. See firsthand how we're using innovative technology to connect more people to better health care than ever before.

Both programs are entering their pilot stages and will be rolling out in selected markets.

➤ Accurate, simple, efficient: online policy renewals

Thousands of brokers and consultants have already made United eServices® (unitedeservices.com) their number one resource for technology solutions that help them work smarter. Now we've added a powerful new online renewal tool for small business brokers. This easy-to-use Web site will help brokers maximize their productivity and build stronger client relationships by turning what used to be a cumbersome transaction into a streamlined experience – like shopping at the leading online retail sites.

For example:

- The *Renewals At A Glance* page highlights upcoming renewals so brokers can organize and prioritize their renewal activities.
- From the *Renewal Dashboard* users can drill down to a client's portfolio for policy and renewal information – and even shop for other plans to create a "best fit" program that exactly meets the client's needs and price point.
- Once the broker's and client's decision is finalized, a quick push of the *Submit Renewal* button transmits the renewal electronically – immediately, paper free and hassle free.

UnitedHealthcare is transforming small business processes to make them more convenient and, more importantly, to take administrative expense out of the health system.

The Small Business Online Renewal Tool is available to businesses that have up to 50 employees and are administered on our national administrative system.

➤ Just Plain Clear: translating insurance for real people

Every day, we communicate to hundreds of thousands of members, and the information we provide directly affects their personal health and finances. Unfortunately, many Americans lack basic health literacy, and their inability to understand and act on health information has real consequences both for their personal health and the American health care system.

Ovations, a UnitedHealth Group company dedicated to helping Medicare beneficiaries live healthier lives, launched *Just Plain Clear*, an initiative to simplify our engagement with our members. The initiative goes beyond simply revising our written materials; it also includes similar changes in the way our customer service and clinical professionals work with members by phone. Ultimately, the goal is to make it easier for our customers to understand and act on the important health information we provide.

We believe these efforts will not only go a long way towards helping our members live healthier lives, but can also help drive reductions in health care costs. Poor health literacy is linked to higher rates of hospitalization and higher use of expensive emergency services. Consequently, a report funded by the National Patient Safety Foundation revealed that \$106 to \$238 billion in health care spending is tied to low health literacy.

Working with AARP, the first effort under the *Just Plain Clear* initiative was a reengineering of Welcome Kits and Explanation of Benefits statements for our AARP-branded Medicare Supplement plans. Intensive consumer focus groups helped guide the process and confirmed that the changes had a measurable impact on the ability of members to comprehend and act on the information.

Over the coming months we will be expanding the initiative across UnitedHealth Group, spreading the principles of Just Plain Clear to UnitedHealthcare and OptumHealth.