

UnitedHealthcare Employer & Individual

Almost half of the U.S. population, or nearly 156 million Americans, receive health benefits through employers. An additional 21 million people obtain coverage on the individual market, with ACA exchange participation nearly doubling since 2020.

UnitedHealthcare Employer & Individual provides employer-sponsored health benefits, as well as individual and family plans, through a portfolio of products.

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 the people and communities we serve.

UnitedHealthcare's domestic commercial plans have added more than 3.1 million new consumers in the past three years and have helped employers reduce the total cost of care by \$7 billion.

UnitedHealthcare Employer & Individual Highlights

Driving affordability for consumers and employers

Health care costs are a top concern for the people we serve. UnitedHealthcare works to minimize financial burdens through innovative health plan offerings, financial incentives and compelling product bundling, while driving better health outcomes.

Our most innovative, technology-driven health plans continue to see strong growth by offering no deductibles alongside intuitive digital experiences that provide clear, upfront cost and coverage information. These are among our fastest-growing commercial products, with 1 in 5 of our large account customers offering them to their employees in 2024. We expect half of new national accounts to offer these plans to their customers in 2025.

Approximately 75% of consumers in these plans spend less than \$500 out of pocket annually. Costs to treat several chronic conditions – such as mental health and mood disorders, back pain, diabetes and

migraines – are lower than traditional plans, and people have higher rates of annual physician visits and preventive screenings. Cost transparency is one reason 9 out of 10 people re-enroll in these plans year after year.

This consumer-centric model has been a proving ground to inform innovative benefit offerings in other parts of our business.

>29.7M

**consumers served in the U.S. by
UnitedHealthcare Employer & Individual**

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. Our level-funded offerings are proving increasingly popular among employers looking for the right balance between fully insured and self-funded arrangements.

Delivering better clinical outcomes

By analyzing clinical and claims data alongside other factors, we help create customized plan designs and proactive interventions for employers that more effectively close gaps in care, increase enrollment in clinical programs and reduce the total cost of care.

>53M

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

We provide employers with resources and customized support programs to manage chronic diseases, including diabetes, chronic obstructive pulmonary disease, heart disease, kidney disease and cancer. For example, people with type 2 diabetes have access to zero-cost medication and care to help them better manage glucose levels and more effectively control their condition. Those with congenital heart disease benefit from best-in-the-nation quality that reduces hospital length-of-stay by 40%. And breast cancer patients in our cancer care program are 18% less likely to be admitted to the hospital.

Our Complex Health Advocacy program has supported approximately 350,000 families through reduced administrative and clinical barriers, with specific attention paid to children with special needs. These families are often high users of care and in underserved populations, facing challenges such as sickle cell anemia and rare genetic diseases. The program's dedicated single point of contact has led to a 94% satisfaction rate, an 89% issue resolution rate, and better health outcomes.

Streamlining the consumer experience

We are focused on solving fundamental problems and meeting consumer expectations for choice, predictability and value in health care.

In 2024, we launched a program to employers that better integrates the full scope of their benefit offerings to drive engagement among their employees and help relieve administrative burden. Employers can choose from a variety of programs to customize their experience to best fit the needs of their employee population.

Additionally, our care advocates are helping people navigate the health system by providing support for everything from preventive care to managing a complex or chronic condition.

92%

satisfaction rating for our customer care advocacy programs

Integrated member data gives our advocates a complete picture of each consumer, allowing them to help people make more informed choices and enroll in relevant support programs. Our enhanced customer care advocacy resources help people stay in network, assist with hospital discharge planning and support, evaluate treatment and medication options based on coverage considerations, and more. Our integrated approach to medical and pharmacy benefits allows our advocates to direct consumers to lower-cost drug alternatives, saving an average of \$60 per 30-day prescription fill among participating individuals.

Expanding our service areas

We grew our individual exchange offerings in 2024, 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 by developing consumer-centric offerings.

We are making strategic investments to better meet the needs of underserved populations through customized benefit designs, marketing campaigns and community engagement initiatives to attract and fulfill the needs of the unique individuals we serve. And we continue to explore clinical programs to address health disparities, including diabetes education and nutrition planning.

In 2025, our individual and family plan offerings will reach 30 states, with continued emphasis on differentiated products and pricing competitiveness within existing markets.