

Advocate4Me®



Navigating health care can be confusing, time consuming and stressful for your employees and their families.

Provide a better health care experience with caring experts to personally support and guide them.

Providing proactive, highly personalized support, 1 person at a time.

With Advocate4Me, each employee and their covered family members can connect simply with an expert empowered to:

- Listen empathetically to understand.
- Draw on data-driven insights to anticipate needs.
- Find solutions that may surpass expectations.

Employees, and their family, may feel supported and more confident in their ability to make informed health decisions which may lead to improved outcomes and lower cost—and it is included in your UnitedHealthcare health plan.



Kindness and guidance ... both are at the heart of every conversation.

Supporting the whole person, 1 individual at a time.

Advanced insights, technology and extensive training of high-caliber Advocates helps enable us to personalize and simplify each interaction to support more informed health care choices.



One-stop resource.

1-stop support connects me to **the help** I need via phone, chat, text and email.



Single-point resolution.

My questions are answered right away—or **they reach out to me**. I don't have to keep trying.



Dedicated support.

They give **1:1 support** to families like mine, **with special needs**.*



Interdisciplinary team.

The team is made of **experts in many areas, like Nurse Advocates**; each is ready to help whenever I need it.



Predictive personalization to enable whole-person, proactive guidance.

I'm connected to the person who can give me **insights** to take action and they know **why I am calling** before I even speak. What's more, by taking a look at my dashboard, they are able to offer **help beyond what I even thought I needed**—ways to save money, for example.

* For families with special needs, including transgender families.

Uniquely personalized experience.

Made possible through Intelligent Routing, a part of our exclusive Predictive Personalization.

We take our understanding of their family's* situation and history...

And connect them to the Advocate based on their expertise.



Member identification



Natural language routing (phone only)



Robust data and insights

- Demographics.
- Claims data.
- Life and health stage.
- Preference data.
- Behavior analytics.

Significant Health Issues

(Chronic, complex, multiple, etc.)

The household* characteristics could include:

- Complex or recurring conditions.
- Multiple medical issues.
- Long-term care.
- Multiple provider needs.
- Regular user of health care.

Complex Claim Issues

(Recent frequent user, out-of-network use, etc.)

The household characteristics could include:

- Frequent user of health care over the short term.
- Non-chronic health issues.
- High-cost system use (e.g., out of network) or denied claims.
- Multiple family members on plan.

Infrequent Health Issues

(Good health, mainly routine/preventive)

The household characteristics could include:

- Preventive care.
- Infrequent user of health care.
- In-network care.



Nurse Advocate

- Clinical license (RN).
- Experienced at providing:
 - Health education.
 - Decision support.
 - Other clinical education.
 - Pharmacy.



Health Advocate

- Claims and wellness expert.
- Experienced at:
 - Program enrollment.
 - Detailed benefits/claims support.
 - Preventive care education.
 - Basic health education.
 - Pharmacy.



Benefits Advocate

- Customer service expert.
- Experienced at:
 - Member tools.
 - Preventive care education.
 - Provider verification.
 - Program enrollment.
 - Pharmacy.

*Family or household refers to employees and their covered family members. Family-based discussions subject to appropriate authorization.

Predictive personalization: member dashboard.

Integrated data enables effective, personalized support.

WINTERS, MARY (Female) **Member ID:** 991991991 **Date of birth:** 02/20/1968 (50 years) **Address:** 123 Rockford PL, Rockford, PA 12345
Account Name: ABC Corporation

Member Overview | Account Programs | Financial Overview | All Offers

Action Items for Mary

Event	To-do	Descriptions
1. Breast Cancer screening Recommended 50-74 years	Offer Shared Decision Making	Caller Accept Caller Not Interested Caller Considering
2. Cervical cancer screening (Pap/HPV): Recommended 21-65 years	Offer Shared Decision Making	Caller Accept Caller Not Interested Caller Considering
3. Influenza Vaccine (Flu shot): Recommended	Offer Shared Decision Making	Caller Accept Caller Not Interested Caller Considering

Contact History

Marketing Kit Number	Sent Date	Modality	Description
No records found			

Member Profile

Birthdate: February 20, 1968 **UHC Loyalty:** 8 Years
Last Contact: CLAIM WAS PAID/PROCESSED

Commitments/Follow-ups **Total:** 2

Type	Status
Optum - Ownership	Completed
Optum - Outreach Follow up	Completed

Financial Overview Summary

Account Type	Eligible	Bank Name	Open
Health Reimbursement Account (HRA)	N/A	UnitedHealthcare	Yes

Subrogation Cases

No Subrogation Cases for this consumer.

Health Spend

INDIVIDUAL | FAMILY

Deductible Amounts

IN NETWORK	\$1,150.00	OUT OF NETWORK:	\$2,300.00
Spent to-date:	\$217.00	Spent to-date:	\$515.00
Balance:	\$933.00	Balance:	\$1,785.00

Out of Pocket Maximum

IN NETWORK	\$3,000.00	OUT OF NETWORK:	\$6,000.00
Spent to-date:	\$260.81	Spent to-date:	\$515.00
Balance:	\$2,719.19	Balance:	\$5,485.00

Provider Usage

INN Usage	OOB Usage
2	1

Health Spend Details

Date of Service	Provider	Member OOP/Ded
03/17/2018	PHARMACY	\$16.00
06/23/2018	SMITH, JIM A	\$56.00
06/23/2018	DOE, JULIE S.	\$161.00
07/30/2018	ADVANCED SURG CTR	\$515.00

Incentives Plan Details: 01-01-2018-12-31-2018 Rally for Health

INDIVIDUAL

Earned to-date: **\$50.00**
 Total Potential Earning: **\$450.00**

There is no Corporate Sponsored Challenge Information for this consumer.

Health Assessment

Previous Health Assessment results: Completed 02/13/18

Pharmacy Claims Summary

Member/Last Fill date/Pharmacy	Days Supply	Status
Mary Winters Healthy Pharmacy 03/17/18	30	Paid

Tools & Resources

- [Drug Pricing Tool](#)
- [IBAAG](#)
- [Intake Engagement Intake](#)
- [Member's Fulfillment](#)
- [Member's Opt-out Preferences](#)
- [MyHealthDirect](#)
- [Provider Search](#)
- [Secure Messaging](#)

Image does not contain PHI data. Shown for illustrative purposes only.

Extensive Advocate training and experience.

Benefit Advocate

More advanced to help create a highly personalized experience.



18 weeks of new-hire training.

Prior customer service experience with a focus on compassionate service.

Health Advocate

More defined to simplify helping a member find the clear path to the right care.



14 -18 weeks of Benefit Advocate training (if not already a Benefit Advocate)

Average of 1 year of Benefit Advocate experience.

11 weeks of claims resolution expert training.

4 weeks of training on additional topics.

Nurse Advocate

Hired and trained to create a more personable and compassionate experience.



13 weeks of training.

Average 5 years of nursing + minimum of 1 year of customer service experience.

Why Advocate4Me works.



For employees:

Offers a simplified, proactive and **personalized experience.**

Provides 1-stop access—1 call connects members to Advocates.

Helps employees make informed decisions at every point in the health care journey.

Supports better **health outcomes** and **lower medical costs.**



For employers:

Helps you ensure employees have the support they need, which may reduce employee complaints and issue escalations.

Helps reduce **medical expenses.**

Helps increase **employee satisfaction** and **productivity.**

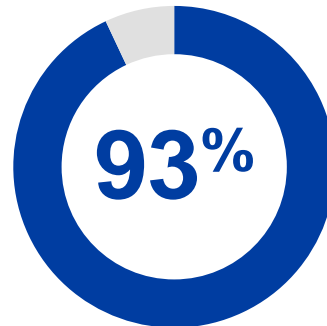
Signs of success: Savings and satisfaction.

Savings through engagement.



saved by members and employers in 2018.¹

Inspiring trust.



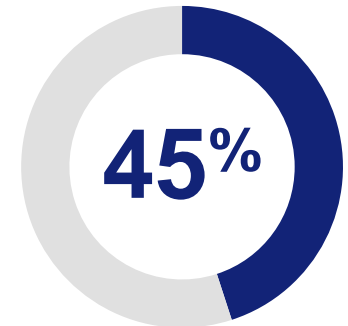
overall satisfaction rating.¹

One-call resolution.



average call time truly caring for your employee vs. the standard industry average of 1.5 minutes.¹

Getting to know the member.



of clinical, well-being and decision support program enrollments are acquired from Advocate referrals.¹

¹ UnitedHealthcare Advocate4Me performance reporting, 2018. Results are not guaranteed.

Drivers of that success.



Always innovating.

\$3B+

annual investment in technology and innovation.¹

13K+

clinicians and physicians providing member support and building innovative programs.¹



Always engaging.

5.2K+
hours

of volunteering by our Advocates in a year.²



Always caring.

Most admired.

Fortune named UnitedHealth Group the “World’s Most Admired Company” in the insurance and managed care category for 9 years running.³

Community-minded.

UnitedHealth Group was named one of the most community-minded companies by The Civic 50.⁴

Numerous awards.

UnitedHealth Group has won numerous awards in innovation and customer service.⁵

¹ UnitedHealth Group internal analysis, 2018. ² UnitedHealthcare, 2018. Volunteer hours from United for Giving. ³ Fortune, 2011–2019. FORTUNE is a registered trademark of Time, Inc. FORTUNE and Time, Inc. are not affiliated with, and do not endorse products or services of, UnitedHealth Group. ⁴ Civic 50 by Points of Light, 2012–2018. ⁵ Awards received 2014 through 2018 from organizations including Genesys, Frost & Sullivan, Stevie & Best in Biz.

Increase employee engagement with the Elite team of experts.

Drawing on in-depth insights of your population, we coordinate health and health plan solutions based on your unique needs.



Benefits of Advocate4Me

- + Real-time collaboration among your virtual support team, representing the full care spectrum for whole-person support.
- + The comfort of a familiar voice, always ready to champion their needs.
- + Resources customized for you to reflect your population.
- + Depth and breadth of knowledge to address a wider range of support.
- + Super Advocates dedicated to those with complicated needs.

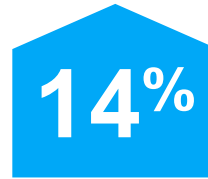
Elite signs of success: Savings, satisfaction and engagement.

Savings through engagement.



decrease in unnecessary and costly ER visits.¹

Likelihood to recommend.



increase in Net Promoter Score® (NPS®).¹

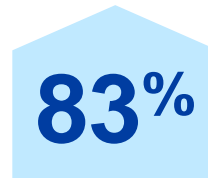


Getting to know the member.



increase in program enrollments compared to the prior year without Elite.¹

Better health guidance.



increase in screening reminders compared to prior year without Elite.¹

¹ Analysis comparing case study group of clients on Elite package to clients not on the package, as well as case study group of clients pre- (2016) and post- (2017) on Elite. 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. Results are not guaranteed.

Increase engagement and savings with Premier, our most sophisticated package.

Drawing on in-depth insights of your population, we help coordinate health and health plan solutions based on your unique needs.



Benefits of Advocate4Me

- + Real-time collaboration among your co-located support team, representing the full care spectrum for whole-person support.
- + The comfort of a familiar voice, always ready to champion their needs.
- + Resources customized for you to reflect your population.
- + Depth and breadth of knowledge to address a wider range of support.
- + Executive oversight through your Chief Operating Officer and Chief Medical Officer.
- + Continual comprehensive insights to inform your team's daily interactions.
- + Super Advocates dedicated to those with complicated needs.

Premier signs of success: Savings, satisfaction and referrals.



Savings through engagement.

\$14 PMPM* savings

Achieved through:

19% more gaps in care closed, with average estimated savings of \$1,340/member.¹

More satisfied members:

48%

increase in satisfaction based on the Net Promoter Score® (NPS®).¹

Better health guidance.

33%

increase in referrals to medical directors.¹

Getting to know the member.

10%

increase in program engagement through Advocate referrals.¹

* Per member per month. ¹ Analysis comparing case study client pre- (2017) and post- (2018) on Premier package. 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. Results are not guaranteed.

Comparisons of Advocate4Me options.

Package Highlights	Advocate4Me	Advocate4Me Elite	Advocate4Me Premier
1. Advocacy	✓	✓	✓
1. Predictive personalization	✓	✓	✓
2. Benefits and claims	✓	✓	✓
3. Financial	✓	✓	✓
4. Health outcomes	✓	✓	✓
5. Proactive outreach	✓	✓	✓*
6. Special needs, including transgender	NEW! ✓	✓	✓
7. Tools and resource navigation	✓*	✓	✓*
8. Expanded communication channels	✓	✓	✓
9. Expanded Advocate role & Super Advocate access		✓	✓
10. Enhanced financial advocacy		✓	✓
11. Elevated issue resolution		✓	✓
12. Customized team organized virtually around you		✓	
12. Customized co-located team organized around you			✓
13. Employer-based, actionable insights used daily			✓

*Other optional features are available at an additional cost.

Family Engagement Center

A single point of contact providing families streamlined, compassionate support.

For families of children with special needs, UnitedHealthcare helps provide support across the health care system through a designated adviser. The adviser helps to reduce the weight of responsibility and ease stress—all at no additional cost.

The adviser:

- Is **matched with the family** through advanced data and technology.
- **Takes responsibility** for each inquiry—no need for the family to start over for each call.
- Provides **support for the entire family**, not just the child with special needs.



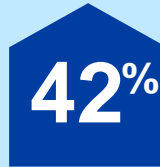
To quote one family of a child with cystic fibrosis, their adviser's **“help was worth more than I can say in words.”**



increase in likelihood to recommend.

40%

of opportunities support other family members.¹



increase in clinical engagement.¹



decrease in appeals.¹

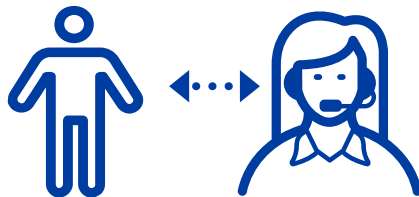


decrease in emergency room visits.¹

¹ UnitedHealthcare employer book of business, comparing families with special needs prior to model (2016) versus after model (Jan. '17–Apr. '18).

The power of a designated, compassionate Advocate providing transgender support.

Individuals who have transgender health care and benefit needs are assigned an Advocate who helps provide comprehensive support.



Builds the relationship with the member – no need to start over for each call.



Takes responsibility for each inquiry and will follow through to resolution.



Addresses the needs of the person, not just those related to transgender support.



Is hired, trained and assessed to provide compassionate, effective support.



A multi-disciplinary team supports each Advocate.

The power of partnership is built on working together toward the same goal.

Our Values

