

Delivering Value for Employers

Business Health Care Group and UnitedHealthcare®



“UnitedHealthcare’s partnership with BHCG offers us an important advantage in developing employer-driven solutions to impact cost trend and health care outcomes in our region.”

- Dustin Hinton, *President & CEO*,
UnitedHealthcare of Wisconsin & Michigan

Lower costs, better decisions and outcomes with high use of Premium providers

Adults highly engaged with Premium providers in consecutive years have shown a 19% lower risk adjusted per member per month cost³



41%



Fewer admits

32%



Fewer surgeries

45%



Fewer E.R. visits



Preferred Pricing, Credits & Performance Guarantees

Be assured of competitive pricing and performance

- **Administrative fee savings** – specific underwriting consideration for administrative pricing to ensure competitive pricing
- **BHCG growth credits** – credits for employer members as BHCG membership increases
- **Implementation and client credits** – credits to offset costs for employer members making the move to UnitedHealthcare
- **Partnership credits** – upon renewal
- **Administrator-Funded audit credits** – tied to claims and clinical audits
- **Discounts for customized employer communications**
- **Specialty product credits**
- **Discounted pricing for ex-patriate administration**

CREATING VALUE FOR EMPLOYERS

BHCG and UnitedHealthcare have joined forces to help participating member employers impact their health care costs and improve health and outcomes by identifying high value providers.

We're leading the next evolution of health care cost management – creating accountability for both providers and consumers of health care services and offering opportunities for BHCG member employers to benefit from preferred pricing, performance guarantees and exclusive programs and capabilities.



Dedicated & Enhanced Customer Service

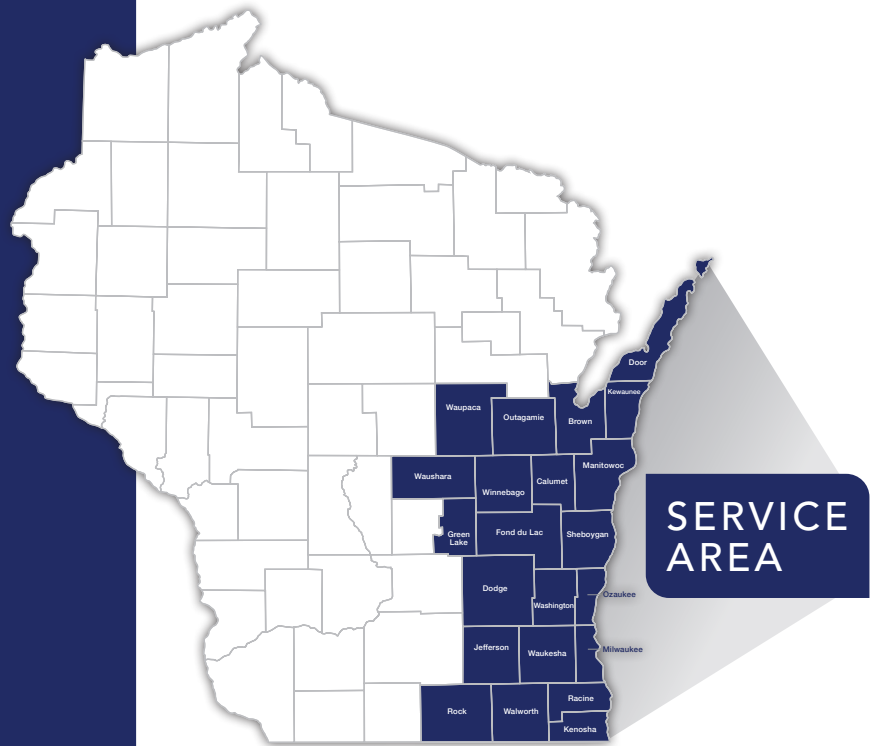
Help improve consumer experience and clinical engagement driving quality and cost efficiency

- **BHCG-Dedicated Advocate4MeSM service team** based in Green Bay, WI
- **Advocate4MeSM** delivers results employers and their employees can feel good about, using powerful data and technology as tools to guide one member at a time to a solid solution – all with an eye toward improved outcomes and lower costs
- **BHCG-Designated Personal Health Support clinical team** based in Lisle, IL, offering a proactive, condition-agnostic care management solution designed to enhance employee engagement, improve health and reduce costs

SERVICE AREA

Employers located in 22 counties* in eastern Wisconsin are offered full membership in BHCG, giving them access to a broad provider network and exclusive benefits, pricing and programs.

* Brown, Calumet, Dodge, Door, Fond du Lac, Green Lake, Jefferson, Kenosha, Kewaunee, Manitowoc, Milwaukee, Outagamie, Ozaukee, Racine, Rock, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago.



Enhanced Data Analytics

Use actionable information to help improve plan performance

- **Virtual Health Plan** – UnitedHealthcare’s continuous health care cost action plan uses a reporting and analysis tool to monitor health plan performance across BHCG member employers, identify cost drivers and develop solutions
- **Individual health plan performance review** utilizing comprehensive data for employers with 300+ enrollees
- **Identification of medically homeless members** (those without a primary care physician relationship) to launch customized communication campaigns for BHCG member employers to help reduce the proportion of medically homeless



Vendor Management & Administrative Oversight

Have confidence that performance and value will remain high

- **BHCG-Designated interdisciplinary UnitedHealthcare team** overseeing high level strategy, implementation, administration, sales and account management and key initiatives
- **Premium Designation Subcommittee and Tier 1 User Group** to provide member employer collaboration with UnitedHealthcare regarding the methodology to define high performing physicians and strategies to drive increased utilization
- **Operational Oversight Subcommittee** collaborates with UnitedHealthcare to drive continuous quality improvement by identifying areas of operational challenge and concern and opportunities to bring forth operational education and resources on behalf of member employers



Exclusive Access to Innovative Programs & Solutions

Gain efficiencies and help solve problems through technology and new ideas

- The opportunity to benefit from pilots of innovative products through in-market tests
- Participation in pilot programs² – exclusive opportunities for collective participation in new initiatives and products



Consumer Engagement

Advance health through better benefit decisions

- **Award-Winning online and mobile consumer tools** to identify high value providers, provide health care cost estimates, access critical health care information and much more. Includes the award-winning¹ UnitedHealthcare app and the member-friendly myuhc.com[®] website
- **Affordable health plan alternatives and strategies** for promoting utilization of Premium designated providers, freestanding facilities and virtual provider visits
- **Rally[®] Wellness platform** – engaging online and mobile tool that promotes and integrates wellness activities with rewards
- **Communications calendar** to provide support to develop effective employee communication strategies
- **BHCG online communications library** – exclusive multi-media, consumer communication campaigns and strategies
 - Premium designation and tiering materials to drive utilization to high value providers
 - Change management toolkit to transform employees into active consumers
 - Medically homeless marketing campaign to encourage primary care relationships



Broad Network Promoting Health Care Value

Benefit from a powerful combination of features to help impact quality and costs long-term

- UnitedHealthcare's broad network featuring competitive provider pricing
- UnitedHealth Premium[®] designation program – creating accountability for both providers and consumers, the program promotes quality and cost efficiency by identifying high value providers
- Exclusive access to UnitedHealthcare's tiered benefit product to drive utilization of Premium designated providers
- Flexibility to choose plan design

“The BHCG/UnitedHealthcare partnership gives employers access to innovative programs and solutions to engage employees in becoming better health care consumers - positively impacting health care quality and cost efficiency.”

- Steve Booth, *President & CEO*, Baird

BHCG Mission Statement:

The Business Health Care Group leverages member employer purchasing power and knowledge to lead change. We create value through innovative shared strategies to improve health care quality and cost efficiency for employers, employees and the community.

BHCG - UnitedHealthcare Mission Statement:

The Business Health Care Group and UnitedHealthcare work together to offer opportunities for employers to help improve health plan performance through innovative programs, services and capabilities.



¹ Produced by MediaPost Communications, a media, advertising and marketing news and events publishing company based in New York, the annual Appy Awards' aim is to acknowledge extraordinary Applications, whether they be mobile, social, or Web-based. The Appys don't discriminate by format, platform or device; instead, they focus on simply honoring the best Apps in all imaginable categories: <http://appyawards.net/>.

² Pilots available for national accounts.

³ 2 Years Low = Members with less than 75% of all eligible charges for Premium Care providers in BOTH the prior period and current period

2 Year High = Members with 75% or more of all eligible charges for Premium Care providers in BOTH the prior period and current period

Analysis includes Continuously Enrolled. Prior Period = 1/2018 – 12/2018 and paid through 2/2019. Current Period = 1/2019 – 12/2019 and paid through 2/2020

Advocate 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 (Advocate4Me) 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.

Rally Health provides health and well-being information and support as part of your health plan. It does not provide medical advice or other health services, and is not a substitute for your doctor's care. If you have specific health care needs, consult an appropriate health care professional. Participation in the health survey is voluntary. Your responses will be kept confidential in accordance with the law and will only be used to provide health and wellness recommendations or conduct other plan activities.

For a complete description of the UnitedHealth Premium® designation program, including details on the methodology used, geographic availability, program limitations and medical specialties participating, please visit myuhc.com®.

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

Want to learn more?

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Visit **www.BHCWGI.org**