



UnitedHealthcare Digital

United
Healthcare®

Metrics

June YTD



COVID-19 Experience Metrics

YOY Metrics June YTD

COVID Period: March 14 – July 15

BH Providers on
VV Platform

+284%

COVID-19
Experience visits

2M+

Symptom
Checker Visits

182k

Testing Site
Locator Uses

216k

ORx Home
Delivery YOY

+16%

Virtual Visit
use YOY

+254%

Behavioral Health
Engagement

+31%

Sanvello
Registrations

+155%



Client Feedback

- Based on 2020 NPS Opportunity survey, we learned that our clients want:

“ Targeted Communications with Improved User-Friendly Applications ”

“ Improved Member Benefit Education ”

“ Improved Member Service & Advocacy ”





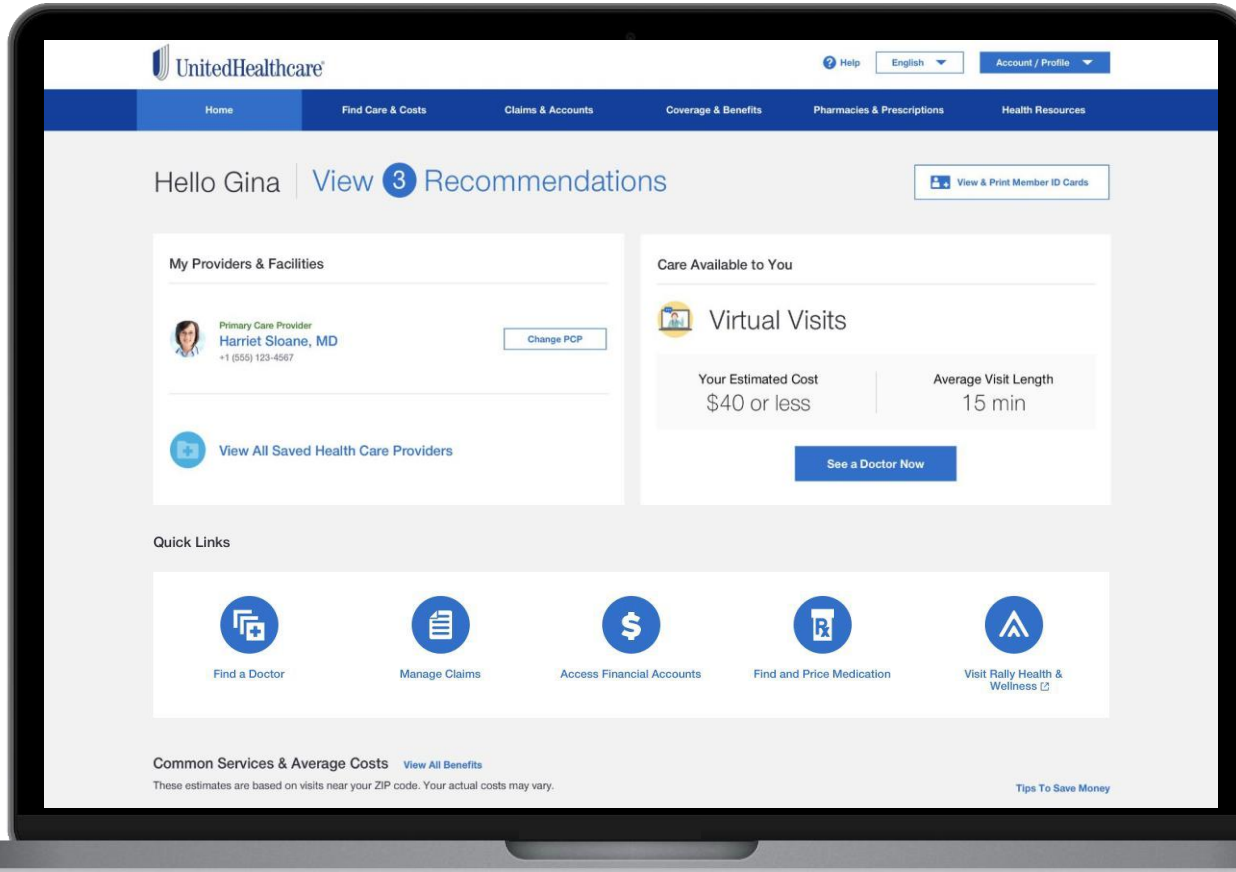
Dashboard

Personalized Dashboard - HDHP

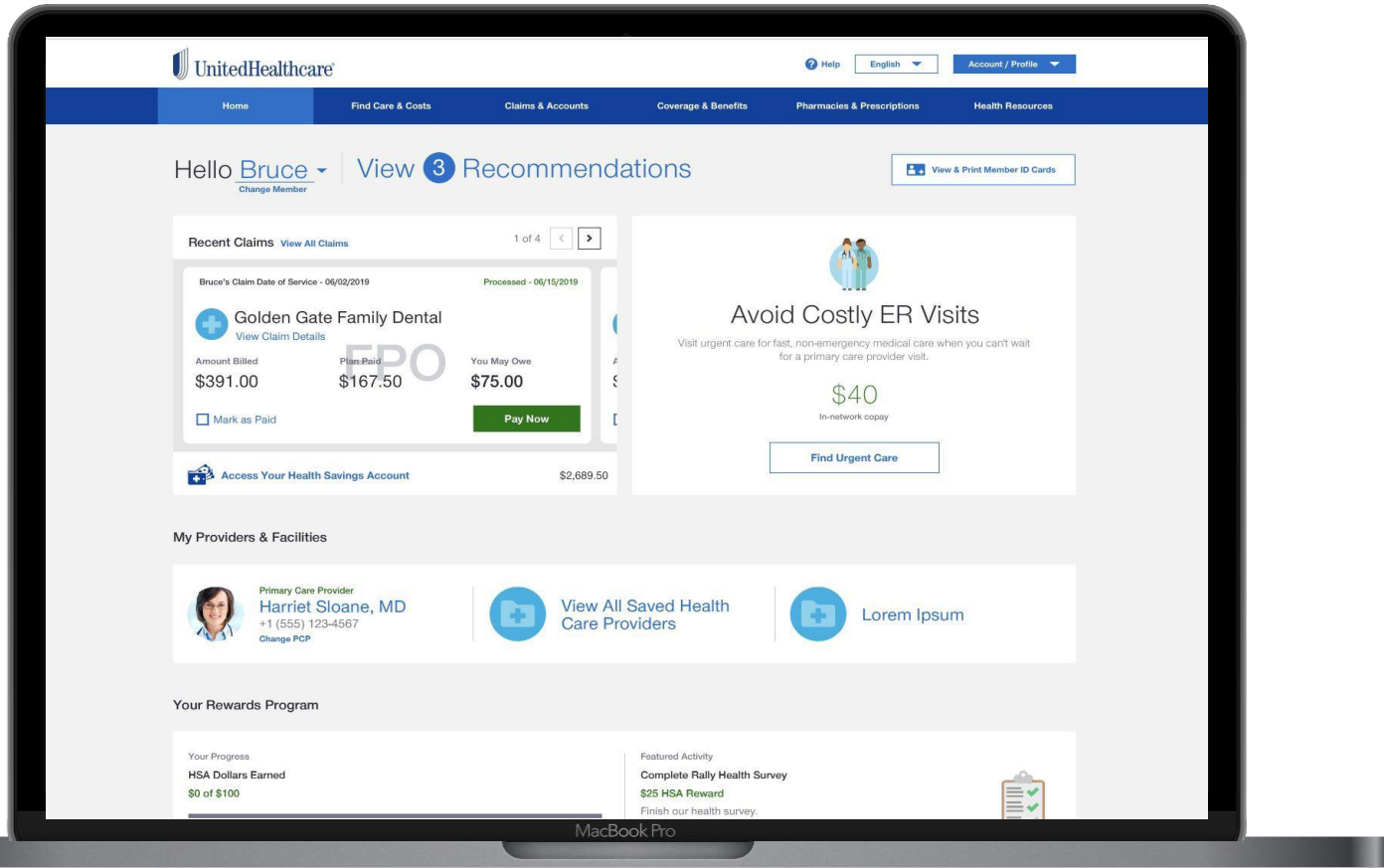
The screenshot displays a personalized dashboard for a user named Katy. At the top, the UnitedHealthcare logo is on the left, and navigation links for 'Help', 'English', and 'Account / Profile' are on the right. A blue navigation bar contains links for 'Home', 'Find Care & Costs', 'Claims & Accounts', 'Coverage & Benefits', 'Pharmacies & Prescriptions', and 'Health Resources'. The main content area starts with 'Hello Katy' and 'View 3 Recommendations'. A 'View & Print Member ID Cards' button is also present. A key message states: 'You have not met your individual in-network deductible. You have \$2,800.00 left to pay for covered Network services for this plan year. Then, the plan will start to pay its share of the costs. Learn More'. Below this is a 'Katy's Deductible' progress bar showing '\$200.00 of \$3,000.00 Spent' with a green bar at approximately 7%. A 'Recent Claims' section shows a claim for 'Golden Gate Family Dental' with details: 'Amount Billed \$391.00', 'Plan Paid \$167.50', and 'You May Owe \$75.00'. A 'Pay Now' button is available. At the bottom of this section, the 'Access Your Health Savings Account' balance is shown as '\$2,689.50'. To the right, a 'Talk To A Doctor Online' section offers a virtual visit for '\$40 or less' with a 'Schedule a Virtual Visit' button. The 'My Providers & Facilities' section features a profile for 'Harriet Sloane, MD' (Primary Care Provider, +1 (555) 123-4567) and buttons for 'View All Saved Health Care Providers' and 'Lorem Ipsum'.



Personalized Dashboard – Gated Plan



Personalized Dashboard – Non-Gated Plan



Customization Considerations

UnitedHealthcare

Home Find Care & Costs Claims & Accounts Coverage & Benefits Pharmacies & Prescriptions Health Resources

Hello Katy **View 3 Recommendations** View & Print Member ID Cards

You have not met your individual in-network deductible. You have \$2,800.00 left to pay for covered Network services for this plan year. Then, the plan will start to pay its share of the costs. [Learn More](#)

Katy's Deductible **IN-NETWORK**
\$200.00 of \$3,000.00 Spent
\$0.00 \$3,000.00

Recent Claims [View All](#)

Your Health Savings Account Balance: \$2,689.50

Michael's Claim Date of Service - 06/02/2019 Processed - 06/15/2019

Golden Gate Urgent Care
IN-NETWORK

Amount Billed	Plan Paid	You May Owe
\$167.50	\$92.50	\$75.00

Mark as Paid

< 1 of 12 >

Benefits & Offers

Employer Spotlight

Open enrollment is coming soon!

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua.

Enroll by 10/31/20

< 1 of 3 >

MacBook Pro






Benefits & Coverage

Overview Page

2018 Welcome Guide +

Know everything from your benefits to your balances.

BEN
SEE HOW
YOUR
PLAN WORKS.



MEDICAL

PHARMACY



MENTAL HEALTH

DENTAL

VISION

(This video is not available in Spanish)

Your personalized video offers a quick and easy way to understand your plan — with real-time updates as you use your benefits throughout the year.

Was this video helpful?  

PERSONS COVERED	HEALTH CARE COST ESTIMATOR	ANNUAL MEMBER NOTICE	MEDICAL & REIMBURSEMENT POLICIES
MEDICARE MADE CLEAR	COVERAGE DOCUMENTS	HOW THE PLAN WORKS	CENTERS OF EXCELLENCE
INFERTILITY DISCOUNTS			



Benefits Search

The screenshot shows the UnitedHealthcare website interface for a benefits search. At the top, the UnitedHealthcare logo is on the left, and navigation links for HELP, ENGLISH, and ACCOUNT / PROFILE are on the right. Below this is a main navigation bar with categories: HOME, FIND CARE & COSTS, CLAIMS & ACCOUNTS, COVERAGE & BENEFITS (highlighted), PHARMACIES & PRESCRIPTIONS, and HEALTH RESOURCES. A secondary navigation bar includes: OVERVIEW, MEDICAL, PHARMACY, MENTAL HEALTH, DENTAL, VISION, and DOCUMENTS & FORMS.

The main content area is titled "Benefits Details for **Chrisdemo** and **Patdemo, Madisondemo**". Below the title is a search bar with the text "Search for details about your medical benefits" and a search input field containing "Search for related procedures and treatments" with a "Search" button.

Below the search bar, the text "Select a coverage topic below" is displayed. There are four columns of service categories, each with an icon and a list of related services:

- Preventive Care** (Calendar icon):
 - Annual Physical
 - Breast Exams
 - Family Planning & Contraception
 - Flu Shot
- Common Services & Therapies** (Person at desk icon):
 - Chiropractic Service
 - Physical Therapy
 - Acupuncture
 - Occupational Therapy
- Immediate Care Needs** (Two people icon):
 - Virtual Visits
 - Urgent Care
 - Office Visit - Sickness or Injury
 - Emergency Room
- Maternity & Family Planning** (Pregnant woman icon):
 - Family Planning & Contraception
 - Pregnancy & Maternity
 - Breast Pumps



Cost Integration



Pregnancy (Prenatal care, vaginal delivery, afterbirth care)

Coverage near [Minneapolis, MN](#)

What is this?

A vaginal childbirth is the delivery of a baby through the mother's vagina, or birth canal.

A natural vaginal birth does not use anesthesia or other painkillers during labor and delivery.

Otherwise, vaginal birth may include anesthesia or other painkillers during labor and delivery.

Vaginal birth is in contrast to delivery by cesarean (C-section), which is occasionally necessary for the health of the mother and/or child.

[VIEW MORE](#)

YOUR COST ESTIMATES

Out-of-Pocket Cost

\$5,384 - \$7,129

The amount you have to pay after your insurance pays. Out-of-pocket cost average in your area when using network providers.

Insurance Pays

\$7,099 - \$9,396

The amount your insurance pays (copays, coinsurance) based on your plan's deductible and out-of-pocket limit.

[VIEW PERSONALIZED ESTIMATE](#)

There are 4 steps for this service

[DISPLAY DETAILS FOR ALL STEPS](#)

1. Prenatal Care, Routine Labs, Ultrasound, and Delivery (physician charges)



Description

Routine prenatal care (monthly visits up to 28 weeks, biweekly visits from 29 to 36 weeks, then weekly visits), labs, ultrasound and delivery of newborn.

Limits and Exceptions

3D ultrasounds are not covered by your plan.

Services or Procedures Included

- Gonorrhea Test
- Collection of Blood by Venipuncture
- Vaginal Delivery (Physician Charge)
- Bacterial Culture - Urine Test
- Ultrasound of Pregnant Uterus (After 14 Weeks)
- Urine Test - Dip Stick
- Chlamydia Test
- HIV Test
- Glucose Test
- Routine Office Visits Before Delivery

YOUR COST ESTIMATES (STEP 1)

Out-of-Pocket Cost

\$1,358 - \$2,124

The amount you have to pay after your insurance pays. Out-of-pocket cost average in your area when using network providers.





Advocacy

Design Principles

We enable advocacy through multiple channels by focusing on five principles.



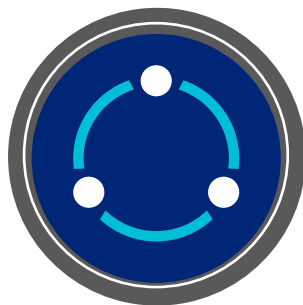
PERSONAL

Driven by member preferences and behavior to provide a relevant and meaningful experience when and where member's need it



ENGAGING

Proactive engagement of members through multi-channel touchpoints (advocate outreach, journeys, myuhc, UHC mobile)



INTEGRATED

A streamlined experience that seamlessly transitions members through all of UHC's digital properties and third party partners



ACTIONABLE

Connect the dots for the member; identify where to go and what to do next so they take the next best action in their healthcare



DATA-DRIVEN

Use data from connected devices, claims, health history, IHR, previous interactions, preferences to make the experience personal, engaging, and actionable for members



Goals of Advocacy

Support Members

We want members to feel supported as they make important care decisions.

Build Trust

We want clients and members to trust UHC to deliver the highest quality programs and care options at the lowest cost.

Deliver Results

We want members to receive personal, accurate, financial and clinical guidance that improves medical outcomes and reduces costs for both consumers and employers.

Provide Value

We want clients and members to have access to tools and programs that provide value to their overall lives and wellbeing.



Digital Advocacy Features

- Personalized Offers & Guidance
- Clinical Program Integration
- Point Solution SSOs
- Spend & Decision-Making Review
- Prior Authorization & Appeal Status
- Personalized Care Pathways
- High-Cost Claimants
- Agent Dashboard Expansion



Lisa's Journey

Lisa is in her late-thirties and an marketing executive at a large retailer. She has one daughter with her husband Charles and are having difficulty getting pregnant with their second child. They were recommended by her OB-GYN for fertility treatments.



Embedded Chat



PERSONAL



ACTIONABLE

UnitedHealthcare

HELPS English Account / Profile

Home Find Care & Costs Claims & Accounts Coverage & Benefits Pharmacies & Prescriptions Health Resources

Hello Lisa | View 2 Recommendations [View & Print Member ID Cards](#)

You have not met your in-network deductible.
You are responsible for 100% of your medical costs for non-preventative services.

In-Network Deductible **\$200 of \$500 Spent**

0 \$500

Recent Claim [View All Claims](#)

Lisa's Claim Date of Service - 01/02/2020 [Processed - 01/12/2020](#)

Fairview Emergency Care
[View Claim Details](#)

Amount Billed	Plan Paid	You May Owe
\$2000.00	\$1800.00	\$200.00

Mark as Paid [Pay Now](#)

Avoid costly ER visits

Visit urgent care for fast, non-emergency medical care when you can't for a primary care provider.

\$40
In-network copay

[Find Urgent Care](#)

My Providers & Facilities

Primary Care Provider
Harriet Sloane, MD
+1 (555) 123-4567 [Change PCP](#)

[View All Saved Health Care Providers](#)

[Chat](#)

Quick Links



Agent Virtual Assistant (AVA)



PERSONAL



INTEGRATED



ACTIONABLE

The screenshot displays the UnitedHealthcare member portal interface. At the top, the UnitedHealthcare logo is visible, along with navigation links for Home, Find Care & Costs, Claims & Accounts, Coverage & Benefits, Pharmacies & Prescriptions, and Health Resources. The user is identified as Lisa, and the page shows 'View 2 Recommendations'. A warning message states: 'You have not met your in-network deductible. You are responsible for 100% of your medical costs for non-preventative services.' Below this, the 'In-Network Deductible' is shown as \$0. A 'Recent Claim' section details a claim for 'Fairview Emergency Care' with an amount billed of \$2000.00, a plan paid of \$1800.00, and a remaining amount of \$200.00. A 'Pay Now' button is present. The 'My Providers & Facilities' section lists Harriet Sloane, MD as the Primary Care Provider. A chat window is open on the right, titled 'MEMBER NAME 001ACIS', with a message from the AVA: 'Hi, I'm your Agent Virtual Assistant (AVA). How may I help?'. The chat window also displays 'Benefits' and 'Inertility Services' information, including details for 'PCA CHOICE PLUS PLAN NETWORK' and 'PCA CHOICE PLUS PLAN NON-NETWORK'. A 'Send' button is at the bottom of the chat window.



Prior Authorization Self-Service



ACTIONABLE



DATA-DRIVEN

UnitedHealthcare

HOME FIND CARE & COSTS CLAIMS & ACCOUNTS COVERAGE & BENEFITS PHARMACIES & PRESCRIPTIONS HEALTH RESOURCES

Prior Authorization Self-Service

Prior Authorization List Displaying 4 of 4 From 01/01/20 to 05/15/2020 Sort by: Date

Service	Facility	Prior Authorization Number	Status
Fertility Services 05/15/2020	Advanced Open of West Hudson Fertility Clinic	11111111	Approved
Infertility Medication 05/05/2020	Walgreens Fertility Clinic	11111111	Pending <i>Additional information required to approve this claim.</i>
Physical Therapy 04/30/2020	Tria	11111111	Pending <i>Your request was denied because multiple steps were missing.</i>

9:41 Monday, May 18

UnitedHealthcare now

Prior Authorization
Your prior authorization status has been updated.

3 more notifications



Prescription Management and Reminders



INTEGRATED



DATA-DRIVEN



ACTIONABLE

The screenshot displays the UnitedHealthcare member portal interface. At the top, the UnitedHealthcare logo is on the left, and navigation links for 'HELP', 'English', and 'Account / Profile' are on the right. A blue navigation bar contains links for 'Home', 'Find Care & Costs', 'Claims & Accounts', 'Coverage & Benefits', 'Pharmacies & Prescriptions', and 'Health Resources'. Below the navigation bar, the user is greeted as 'Hello Lisa' and shown 'View 2 Recommendations'. A button for 'View & Print Member ID Cards' is visible. The main content area is titled 'Take Action on Your Health' with a 'View All' link. It features three recommendation cards: 1) 'Your prescription is due for a refill' with a 'Refill Now' button and a 'Dismiss' link. 2) 'Renew your prescription' with a 'Request Renewal Now' button and a 'Dismiss' link. 3) 'Set your prescription to auto-refill' with a '\$20 Reward' and an 'Explore Auto-Refill' button and a 'Dismiss' link. Below the recommendations is a 'Quick Links' section with icons for 'Find a Doctor', 'Manage Claims', 'Access Financial Accounts', 'Find and Price Medication', and 'View Rally Health & Wellness'. A chat icon is located in the bottom right corner.



Program Recommendations



INTEGRATED



ACTIONABLE



DATA-DRIVEN



Spend and Decision Review



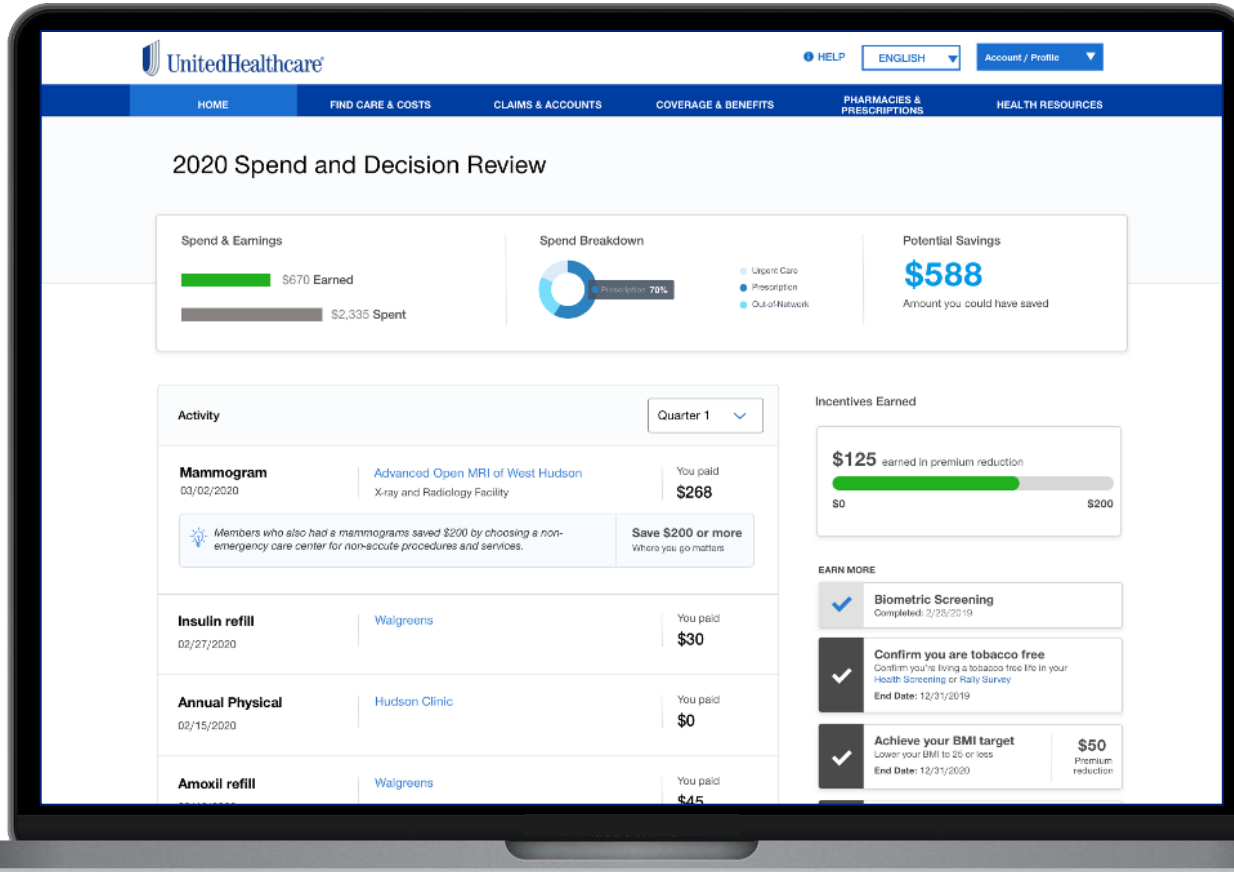
INTEGRATED



ACTIONABLE



DATA-DRIVEN



Lisa's Outcomes



Embedded Chat



Agent Virtual Assistant (AVA)



Prior Authorization Self-Service



Prescription Management and Reminders



Spend and Decision Review

- Member Convenience
- Improved Member Experience
 - Improved Plan Education
 - Better Medical Outcomes
 - Lower Medical Costs for Clients & Members





Appendix



**Personalized
guidance and
simplified experience.**



**Facilitate
quality care.**

Feature	Description
Personalized real time offers (3Q20)	Clinical and financial offers driven by analytics, data mining, claims; more than preventive--OON, ER avoidance, premium designation, site of service, Rx/generics, Optum clinical and allow real time enrollment
Submit a Claim (2020)	Adding capability for an online submission method for OON medical claims available via the "Submit a Claim" page on myuhc.com & UHC app
Chat Messaging with Advisors (4Q20)	Ability for members to use an in-app chat function to resolve issues and receive information
Dynamic Dashboard (3Q20 – 4Q20)	Members will see a prioritized dashboard based on their plan type and utilization of their plan throughout the year with additional enhancements coming in Q4.
Activate (Q2/Q3 2020)	Enhancing the onboarding activities (paperless, collecting email & phone contact information & incenting those activities with Rally coins)
Rx Integration (2020/2021)	Mobile Integration of Rx starting with Pharmacy Locator (1Q20) and Find and Price Drug (2Q20). Order status integration on myuhc (3Q20) and order management (1Q21)
Health Record (4Q20)	Provides individuals with their own digitally accessible, detailed health data. Today, data exists in many fragmented places, making it very difficult to assemble a complete view of an individual's health. (Eligibility, claims, scripts, EMR, & gaps in care)
Pay claims (3Q20-4Q20)	Rally Pay - Integration with Optum Bank for HSA then expanding to HRA , FSA & Bank ACH & credit card integration by end of 2020
App Push Notifications (1Q21)	health reminders, marketing information, related to specific features
Rally Integration into Activate (2021)	Integrate Rally coins/Marketplace into Activate Experience to incentivize member behavior.





**Personalized
guidance and
simplified experience.**



**Facilitate
quality care.**

Feature	Description
COVID-19 (Live & Iterating)	Pre & Post- login links to information, more prominent virtual visits, FAQs, new care – tests & costs, virtual visit wait time expectations & many more ideas are being evaluated
Point of Care Assist (Live & Ongoing Rollout)	Technology to help improve the experience for members seeking specialist care by creating a simple, and effective way to share Electronic Medical Record (EMR) – Point of Care Assist (POCA) TM Care Estimator results to members.
SSO to 3rd Party/point solutions (4Q20)	Integration with point solutions; API integration to enable greater interoperability between entities involved in member experience
Behavioral Platinum Facilities (4Q20)	Members using provider search can see platinum facilities, as defined by the ACE 3.0 program, rankings by facility and diagnosis, and filter search results in accordance to ACE 3.0 rankings.
Benefits enhancements (3Q-4Q20)	Continue to enhance benefit search with optimization and including paths of care & ability to provider search integration
Future Year Tiering (3Q20)	For all health plans that have tiered physicians (based on quality and cost), we are updating the logic engine to provide more accurate tiering. Future year tiering is the ability to display a provider's tier status for the following year during open enrollment as tiering changes from year to year.
Dental (3Q20) & Vision (1Q21)	Members will have the capability to conduct a provider search for vision & dental providers
Specialty Cost Transparency (2021)	Integration of Dental (1Q21) and Vision (2Q21) cost transparency into Provider Search tool.





Thank You