



Elevating a simpler digital experience to increase member engagement

Simplified, personalized and connected. These are hallmarks of the experience more consumers expect as virtual health and a digital-first mindset gain steam.

Digital transformation and consumer-centricity go hand in hand. Across today's health care industry, improving the consumer experience is now the core goal of digital investments for health plans and providers. With seamless and personalized digital experiences—the new normal across so many other industries—a majority of health care technology executives say better customer service and engagement is the top outcome they aim to achieve.¹

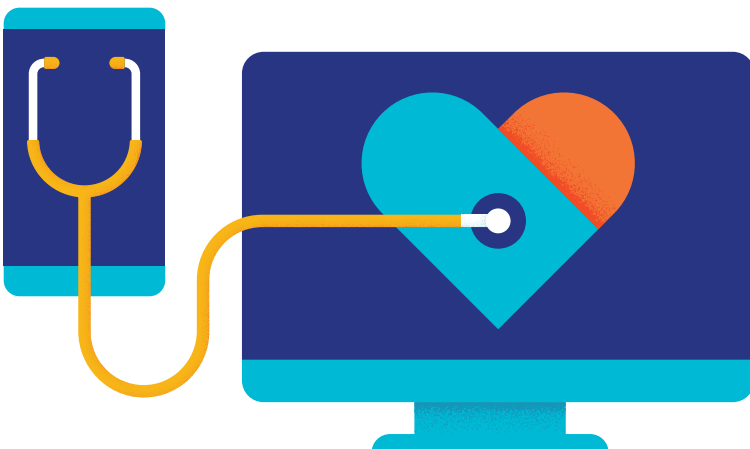
Today, most consumers expect simple and seamless access to their health care information across devices and platforms, similar to an online retail shopping experience. And they're looking for cost-saving opportunities and greater price transparency while maintaining quality for health care services and prescription drugs.

“Employers are looking to us to provide the products and solutions that help make health care more affordable and easier to use,” says Samantha Baker, chief consumer officer for UnitedHealthcare Employer & Individual. “Our digital experience is designed to help make it easier for employees to access the tools, resources and benefit information they want at their convenience.”

“We’re committed to keeping pace with member expectations for digital tools and resources that help them access their benefits and care when and where they need it.”

Samantha Baker

Chief Consumer Officer
UnitedHealthcare Employer & Individual



continued

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Driving utilization with a more integrated experience

A strong digital experience can start with consumers being able to easily find the health care information they need, where and when they want it.

Given this, UnitedHealthcare has created a digital “front door” experience that helps to optimize delivery of information across an employee’s computer, mobile and tablet. It’s meant to help deliver what employees and their families search for most online: a network provider, details about a claim and information about plan benefits.

“Our goal is to make everything as simple as possible, reducing the number of steps it takes to get from point A to point B,” Baker says. “Integrating all of a member’s health benefits in one place—through myuhc.com and our mobile app—provides the clarity and insight employees want from their benefits plan.”

In 2022, we made several enhancements to the UnitedHealthcare app® and **myuhc.com**® member experience, with significant investments made in the mobile space. Members are now able to order, track and manage their prescriptions directly within these digital tools.

This includes highlighting when a lower-cost—oftentimes generic—drug of an equivalent quality is available.

Additional improvements include a redesigned **myuhc.com** dashboard for a simpler view and navigation, the ability to add a card to Apple Wallet® as a form of payment and easier access to rewards through the **UnitedHealthcare Rewards** program.

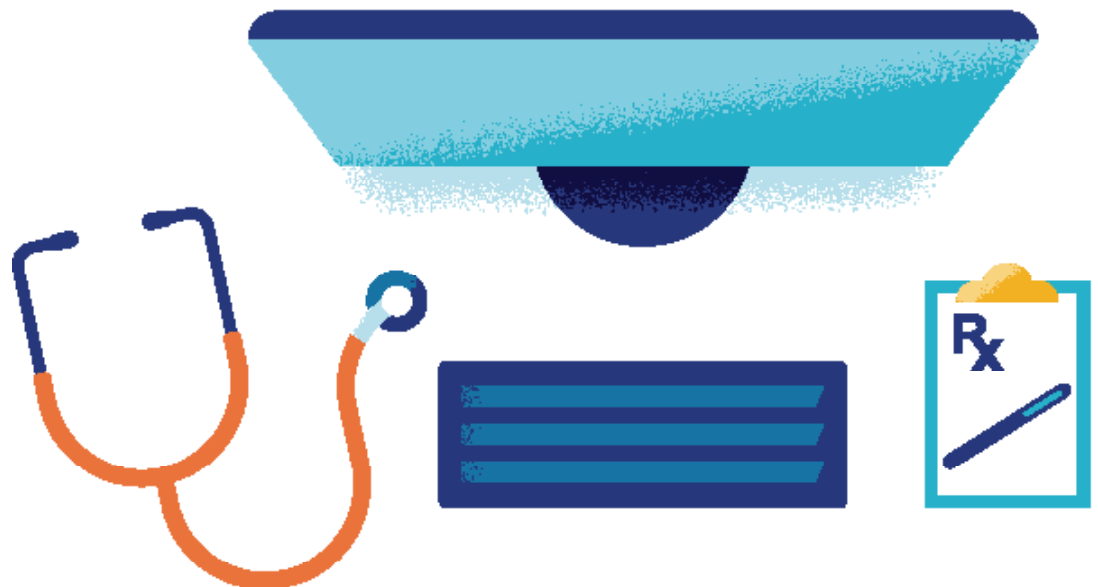
“We earn our place as a trusted partner by giving members transparency into their health benefits, which they can access directly through our mobile app — a seamless digital experience and pathway to the information, tools and resources members need to make and feel confident in their decisions,” Baker says.

When employees can get the information they need when and how they want it, they’re more likely to understand and use benefits more confidently and know the costs of future care. For employers, that matters, because it may mean fewer requests for help and potential cost savings due to more informed health care decisions, among other benefits, she says.

“Quick access and simple navigation. That is what members want, and that is what UnitedHealthcare seeks to provide.”

Samantha Baker

Chief Consumer Officer
UnitedHealthcare Employer & Individual



Expanding access to care through virtual health offerings

It's been more than 3 years since COVID-19 forced a digital transformation that impacted all aspects of daily life. The shift to remote models caused a demand for touchless transactions, including within the health care industry.²

Now, the availability of **virtual health** is much more widespread. In fact, 85% of physicians currently use virtual health, and 8 in 10 patients said virtual health provided them with better access to care.³

“The goal of virtual offerings isn't to replace traditional in-person care. Rather, the benefit lies in evolving health care systems to be more consumer-centric,” says Dr. Donna O'Shea, chief medical officer for population health management at UnitedHealthcare.

As virtual health solutions become more integrated across the full spectrum of medical and behavioral care, a new care delivery model is emerging—one that seamlessly connects members to virtual or in-person services, depending on their needs. And this is becoming increasingly important as the generational makeup of today's workforce evolves.

“With a younger generation comprising more and more of the workforce, there's a wave of societal change coming. We're going to see people as empowered in health care as they are in other areas of life,” says Baker.

UnitedHealthcare has increased the capabilities of its virtual health services in various ways. Moving forward, it will be about building on this momentum through incremental improvements and new offerings intended to help solve some of health care's biggest challenges. That future is not far off.

Imagine a future where members are empowered to choose their preferred care delivery model—virtual or in-person—across a range of areas, based on their benefits, coverage and the care they need.

75%

of consumers are open to virtual health and wellness services⁴

“Integrating virtual health services into our digital front door — our mobile app — opens new pathways to high-quality, affordable care.”

Samantha Baker

Chief Consumer Officer
UnitedHealthcare Employer & Individual



Engagement fueled by personalization

With the above advancements in motion, what's next? Technologies such as artificial intelligence (AI) and machine learning (ML) are working to support a more engaging digital experience. Wearable devices and rewards programs can also engage members and improve their habits. The result of all this: a more personalized experience for employees that may drive better health outcomes.

An example of how cutting-edge tech can support better member experiences can be seen in a virtual physical therapy program offered by UnitedHealthcare. Launched in partnership with Kaia Health,⁵ this app-based program gives patients AI-based feedback on their exercises to support correct movements.

“Evolving our digital tools and services is how we can better advocate for our members and empower them to make informed decisions about their health and well-being.”

Samantha Baker

Chief Consumer Officer
UnitedHealthcare Employer & Individual

Wearable devices will clearly play a big role in member engagement and motivating members to sustain healthier behaviors. Today, more than half of Americans own some type of wearable technology.⁶

The **UnitedHealthcare Rewards** program provides eligible participants with access to activity trackers at no cost. The incentive program focuses on rewarding members for reaching certain daily activity goals and completing healthy actions.

Delivering a simpler experience will increasingly be about supporting members throughout their entire health journey.

“There’s a lot that we can do in our role to help our members navigate their health care experience,” says Cassandra Nied, vice president of consumer digital engagement for UnitedHealthcare Employer & Individual. “Whether it’s physical, emotional or financial health, we’re continuing to invest in new ways of engaging our members and becoming a source in managing their health and wellness.”

In addition, offering eligible members a year to Apple Fitness+ at no additional cost helps to bring them through the UnitedHealthcare digital front door where they may learn more about their health benefits and suggestions to fill gaps in care.

“Evolving our wellness and incentive program, UnitedHealthcare Rewards, to lean into more modalities of health, offer choice in how to earn and redeem rewards and simplify the experience within the UnitedHealthcare digital ecosystem are all about meeting members where they are,” Nied says.

Learn more

Contact your broker, consultant or UnitedHealthcare representative or visit uhc.com/broker-consultant and uhc.com/employer

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¹ Future-proofing the business: Building a superior experience for health plan customers through digital transformation. Deloitte Insights, May 20, 2021.

² COVID-19 Causes Healthcare To Adopt More Touchless Payments. PYMNTS, Dec. 3, 2020. Available: <https://www.pymnts.com/news/retail/2023/will-consumers-pay-50-for-drugstore-brand-sunscreen/>. Accessed: May 2023.

³ 2021 Telehealth Survey Report. American Medical Association, Mar. 23, 2022. Available: <https://www.ama-assn.org/system/files/telehealth-survey-report.pdf>.

⁴ Healthcare Innovation, Consumer Demand and Expectations Push Providers to Up Their Telehealth Game, May 17, 2022.

⁵ UnitedHealthcare, Kaia Health launch a new virtual physical health program, Insider Intelligence, April 11, 2022.

⁶ Wearables: Future of Healthcare, eMedCert. Accessed 03/30/2023.

The UnitedHealthcare® app is available for download for iPhone® or Android®, iPhone, Apple Wallet and Apple Fitness+ are registered trademarks of Apple, Inc. Android is a registered trademark of Google LLC.

Note: Due to physician licensing restrictions, virtual primary care is only available within the member's state of residence. If the member's location is outside of their state of residence, virtual visits for primary care will be provided as a 24/7 Virtual Visit provided by Optum Everycare Now™ or American Well (Amwell).

UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable.

If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-855-256-8669 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Subject to HSA eligibility, as applicable. This program is not available in Hawaii, Vermont and Puerto Rico. Components subject to change.

Apple Fitness+ requires iPhone 8 or later with iOS 16.1 or later, or Apple Watch Series 3 or later with watchOS 7.2 or later and one of the following Apple devices: iPhone 6s or later with iOS 14.3 or later, iPad with iPadOS 14.3 or later, or Apple TV with tvOS 14.3 or later. Must be 13+ years of age and covered under an applicable health plan. Available to applicable UnitedHealthcare medical plans for fully insured customers until 12/31/23. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult with an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. The value of the application and/or gift card may be taxable. You should consult with an appropriate tax professional to determine if you have any tax obligations from having access to this application at no additional cost, or under this program, as applicable.

Kaia provides 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. Members are encouraged to discuss with their doctor how the information provided may be right for them. Your health information is kept confidential in accordance with the law. Kaia is not an insurance program and may be discontinued at any time. This program and its components may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply.

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