



Advocating for members throughout their health care journey

Advocacy solutions designed to anticipate potential health needs may help drive more informed health care decisions and better support members.

A recent survey revealed that all consumers had some level of difficulty understanding their health benefits or finding care—and those difficulties may lead employees to postpone care or choose care that may not be the best fit.¹

That's where advocacy may make a meaningful difference.

Consider Cassidy's story.* At age 4, she was diagnosed with a rare condition causing muscle weakness and skeletal abnormalities that made performing day-to-day activities challenging. Recognizing that a power wheelchair would improve the quality of Cassidy's life, her mother, Kaitlyn, set out to get her one—but it wasn't a straightforward process.

Based on identification of Cassidy's clinical profile, her family was matched with a dedicated Special Needs Initiative (SNI) Advisor to help the family navigate the health care system, reduce their out-of-pocket costs and improve their clinical outcomes.

Through the program and the work of her dedicated Advisor, Cassidy was able to get her power wheelchair—and it's made a meaningful impact on her mobility and independence.

"I have gotten to know [our Advisor] so well ... I now can just send her an email and have her look into the things that I need help with," Kaitlyn says.

There are many more stories like Kaitlyn and Cassidy's, but the impact of this compassionate, hands-on support can extend on to the employer. Working with a carrier that advocates for its members and helps them navigate the health system may lead to more favorable health outcomes, reduced health care costs and a better benefits experience overall for employees and their families.



UnitedHealthcare Advocacy solutions are designed to help deliver:

- Proactive navigation through the use of data and insights
- Compassionate, empathetic service in every interaction
- More streamlined, simplified benefits experiences

* Names have been changed to protect patient privacy.
continued

Proactive navigation using data and insights

Data can provide powerful insights to help answer questions that are at the forefront of a member's mind and may also be used to deliver recommendations members might not have considered.

Using data, including a member's eligibility and interactions with the health system, UnitedHealthcare offers personalized support. One example is through active member intercept, which is built to help members avoid unnecessary costs with near real-time support that may lead to smarter choices. For instance, if a member schedules an appointment with an out-of-network provider or is approaching their benefit limits, they'll receive an alert.

The predictive model also analyzes demographic information and claims history to estimate a member's likelihood of utilizing potentially higher-cost out-of-network services for future nonemergencies. With this information, employers may want to consider running a campaign to educate their workforces about using appropriate **sites of care**. Members may also appreciate getting a notification from an advocate about a lower-cost, network provider or site of care option.

UnitedHealthcare also works to proactively identify members who may need additional support. Advocates may connect members to resources and solutions that are designed to help meet their social, mental and financial needs, using a personalized dashboard that includes:

- **Member profile** – preferred name, reason for call, Net Promoter Score® (NPS®) emoticons, date and details of last call, flagged action items, communication preferences, birthday reminders and personal notes

- **Care path opportunities** – top 3 clinical opportunities within clinical programs, health education and decision support, pharmacy and cost savings opportunities
- **Health assessments and incentives** – 3 most recently completed activities, self-reported health assessment and related incentives and rewards
- **Health spend and provider details** – 5 most recent claims, alerts to encourage members to stay in network, provider information and cost tools, including the average cost for each service based on a member's location
- **Covered family members** – information about a member's covered family members and a summary of their benefits

Alternatively, members may use self-service tools to find online programs suited for them.

Efforts have also been made to incorporate machine learning initiatives, such as AI-powered coaching and real-time auto-call documentation, to improve Advocate performance and help simplify the member experience.

“Our Advocacy programs are focused on making sure that we're meeting members where they are, proactively addressing their questions and helping them navigate the health system to make the most of their benefits regardless of how they choose to interact with us,” says Samantha Baker, chief consumer officer for UnitedHealthcare Employer & Individual.

“When a lot of people think of advocacy, they're thinking customer service and call center support. But the overall goal of advocacy is to help support members in making better decisions.”

Geoff Bushman

Product Director
Advocacy
UnitedHealthcare Employer & Individual



Up to
2-4%

in medical cost saved for employers enrolled in enhanced Advocacy models²

Net Promoter, Net Promoter System, Net Promoter Score, NPS and the NPS-related emoticons are registered trademarks of Bain & Company, Inc., Fred Reichheld and Satmetrix Systems, Inc.



Compassionate, empathetic service in every interaction

An Advocate's main role is to look out for employees and their covered family members. At UnitedHealthcare, this looks like combining valuable support, empathy and a personal touch to each interaction they have with employees, knowing that health care may often be a sensitive and vulnerable topic.

"A person's health is one of the most important things in their lives," says Rebecca Madsen, chief executive officer of Advocacy for UnitedHealthcare Employer & Individual. "So, we need to be attuned to the unique situations members may be facing and give our Advocacy teams the tools to help members more easily find the care and support they need."

And Advocacy support starts right away, at the onset of the member onboarding process. This includes evaluating whether a member's usual providers are covered or considered out-of-network, in addition to reviewing their medications for comparable lower-cost alternatives available under their plan.

The goal is to have UnitedHealthcare Advocates available to members during all the large and small moments that matter in their life, with members choosing how they engage with Advocates based on their personal preferences—via phone, chat, email or text. Plus, knowing that health concerns don't always occur during business hours, UnitedHealthcare offers virtual assistance for provider search, claims and prescription status, health plan ID card and benefit details, so members have 24/7/365 access to the information they're searching for.

When a covered employee is a parent or caregiver to a child with complex needs, even more support may be needed. Through the Special Needs Initiative and Complex Care Concierge (C3) program, UnitedHealthcare identifies adult members or families with children who have complex health care needs and assigns them a designated Care Advisor to provide 1:1 support.

Backed by a multi-disciplinary team, these Care Advisors work to help these families and members navigate challenging health situations, with the goal of better health outcomes, lower costs and more supportive health care experiences.

The impact of these programs is best expressed by members themselves:

"Her help was worth more than I can say in words."

Parent of child with cystic fibrosis who received support via the Special Needs Initiative

"She did all the research. I mean, she went totally out of her way to help me. And it's something I never expected."

Member who received support for her high blood pressure and behavioral health concerns

12M

members served by
UnitedHealthcare Core
Advocacy solutions³

6.4M+

inbound calls serviced by
UnitedHealthcare Advocates³

835K+

chats completed by
UnitedHealthcare Advocates,
with a 92% chat satisfaction rate³



More streamlined, simplified benefits experiences

Supported by teams skilled in health care delivery across a wide variety of specialties, UnitedHealthcare seeks to address all the factors that may impact a member's overall health and well-being with a **whole-person approach** to its benefits strategy.

With one of the most robust datasets in the industry, UnitedHealthcare has the clearest view into a population's needs and members' interactions with the health system. Connecting all the pieces across the health system and helping members navigate each step of their care journey becomes easier when Advocates have access to members' benefits information.

Integrating medical benefits with **specialty** (dental, vision and financial protection), **pharmacy** and **behavioral**, for instance, may create opportunities to diagnose and manage chronic conditions sooner, identify and deploy clinically effective treatments, streamline prior authorizations and more.

Advocates may then refer those members to **care management and clinical programs**, including solutions from third-party vendors that complement existing UnitedHealthcare solutions, such as those made available to eligible employees through the **UHC Hub™**.

Plus, members don't need a referral to many of these clinical programs—they may self-enroll in eligible programs via their customized dashboards, for a more streamlined experience.

All in all, UnitedHealthcare Advocacy services may play a big role in a member's experience navigating the health system. And the proof is in the numbers, with a 92% overall member satisfaction rate.³



63%

of enrollments into clinical programs are initiated by Advocates, with an 89% program acceptance rate³

Enhancing tools to help meet changing member needs

UnitedHealthcare is continually enhancing its Advocacy solutions to be more personalized, connected and simplified. These enhancements include:

- More real-time alerts via phone, email and SMS to help close gaps in care, ranging from preventive screenings to social drivers of health (SDOH)
- Opportunity to self-refer into programs (e.g., people with diabetes) and self-identify (e.g., parents of children with special needs)
- Increased access to behavioral health care
- Further reduction of prior authorizations

Learn more

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

United Healthcare

There for what matters™

*Names have been changed to protect patient privacy.

¹ Driving growth through consumer centricity in healthcare. McKinsey & Company, March 14, 2023. Available: <https://www.mckinsey.com/industries/healthcare/our-insights/driving-growth-through-consumer-centricity-in-healthcare>.

² 2019-2020 UnitedHealthcare employer study including 387 clients, 4.8M members and \$19.2B in medical spend. Analysis completed on a continuous medical enrollment basis. Medical costs risk adjusted for age and gender. Value impact based on comparing clients by the adoption platform features vs. not (e.g., enhanced vs. Core advocacy). Actual client results may vary based on specific clinical programs the client has or maturity of implementation. Cost savings and health outcome results identified are not guaranteed.

³ UnitedHealthcare Advocate4Me performance reporting, 2023. Results not guaranteed.

Advocate4Me 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 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.

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