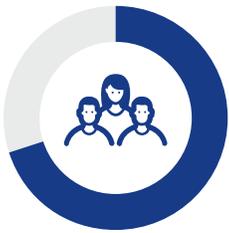


Building the case for virtual care.

UnitedHealthcare is continually aiming to help achieve better cost control, better health and a better health care experience. Virtual care has already played an important role in these efforts—and the demand for these services continues to grow.

Health Care Improvement

In striving to transform the health care system, virtual care is one of several areas of innovation that may help improve health care for everyone.



70% of consumers say the U.S. health care system is in a “state of crisis,” with cost and access being the most urgent problems.¹



49% of employers are pursuing strategies that drive transformation in health care delivery:²

- Virtual and digital care solutions
- Navigation and concierge services
- Alternative payment and delivery models

Consumer Expectations

Care delivery expectations are changing, and younger generations are becoming more dissatisfied with traditional methods.

Consumers make care decisions based on **3 factors: affordability, convenience and reputation.**

75% of consumers **used at least 1 remote care** method (live phone, email, text, live video, virtual care) in 2018.³

68% increase from 2017.³

Virtual care use is highest among **3 groups: millennials, chronic needs patients and rural residents.**^{3,4,5}

Employer Priorities

Employers want to meet the needs of “on-demand consumers” by increasing convenience, choice, personalization and simplicity.^{2,5}

51% of employers said “implementing **more virtual care solutions**” was a top initiative in 2019.²

500% growth in employer **adoption** of telehealth between 2013 and 2018.²

52% of employers believe virtual care will play a significant role in how health care is delivered in the future.²

CONTINUED

Putting technology to work.

UnitedHealthcare's virtual care solutions are designed to help create a seamless experience for employees and providers, making quality and affordable care more **accessible, convenient and simple**.

UnitedHealthcare collaborates with certain providers who have shown a commitment to value-based care to deliver virtual care to their patients, no matter where the patient is located. These visits are handled like an office appointment—the copayment or coinsurance is the same and physicians are paid the same.

Four main areas of care:



1 Urgent Care

Virtual Visits provide employees with on-demand access to care without the need to leave their home or workplace. Virtual Visits are integrated with myuhc.com® and the UnitedHealthcare® app for a convenient experience.



50 states plus the District of Columbia provide these services.



Licensed doctors in each state can write **prescriptions**.*



Secure portal for payment.



\$34 Average medical cost avoidance savings per Virtual Visit.⁶



2x: Utilization rates doubled in 2017 and 2018.⁷



Will see **continued growth** as more consumers become comfortable using these services.

2 Primary Care

Virtual primary care gives physicians and patients an alternate venue for routine visits, as well as a chance to build an ongoing relationship. In addition, virtual primary care physicians are licensed to prescribe medication, schedule follow-up visits and make referrals to see specialists.

90% of physicians see benefits for telehealth.⁸

82% of providers plan to expand their digital health services with telehealth.⁸

45% of 18–29-year-olds have no primary care physician, revealing an opportunity to help improve continuity of care and patient outcomes through virtual care.⁹

Work to **pilot and test** virtual primary care in several markets is underway.

*Certain prescriptions may not be available, and other restrictions may apply.



3 Specialized Care

Employees in need of certain medically focused care can also benefit from virtual care. Currently, this includes **behavioral health**—but there’s opportunity to add other areas in the future using data and analytics.

Proven outcomes through our LifeSolutions program, an integrated medical-behavioral solution with calls from a LifeCoach:

40% improvement in depression scores.¹⁰

3 fewer days missed from work.¹⁰

26% less cost of care.¹⁰

High rates of engagement with apps:

Nearly 5x more interaction than traditional therapy alone with the Sanvello® self-help app.¹¹

4 Continuous Care

Virtual care may be ideal for remote monitoring of employees with chronic or complex health needs. **Diabetes and congestive heart failure** are 2 conditions that can currently be monitored, with the potential to monitor more in the future.



Employees can sync Bluetooth® devices to:

- Track progress.
- Leverage real-time data and analytics.
- Send/receive messages to their RN care coach.
- Share progress with their physician.
- Address ongoing care over longer periods of time.

97% overall program satisfaction.¹²



\$2.68 per employee per month reduction in medical costs.¹³

Taking a deeper look at the future of virtual care.

By helping to simplify access to convenient care and health information, we may help improve the health care experience for employees. One of the ways we aim to achieve this is through potential continued expansion and enhancement of our virtual care solutions.

Simplify and Improve: 2020

- **Focus on** simplifying and improving access to care and information.
- **Deploy** digital features to enhance the experience.
- **Offer** virtual primary care in limited markets to select plan types.

Expand: 2021

- **Expand** to additional business and markets.
- **Bolster** virtual primary care with local health systems.
- **Add** specialized areas of care.

Expand and Enhance: 2021 and Beyond

- **Continue expansion** of virtual primary care to additional business and markets.
- **Grow** virtual primary care with additional local health systems.
- **Offer** additional specialized areas of care.



To learn more, contact your UnitedHealthcare representative.



¹ Seven in 10 Maintain Negative View of U.S. Healthcare System. Gallup, Jan. 14, 2019; Americans Remain Dissatisfied with Healthcare Costs. Gallup, Nov. 28, 2018.

² Large Employers' 2019 Health Plan Design Surveys. NBGH, Sept. 2018.

³ Beyond Wellness for the Healthy: Digital Health Consumer Adoption 2018. Rock Health.

⁴ Today's Consumers Reveal the Future of Healthcare. 2019 Digital Health Consumer Survey, Accenture.

⁵ Waiting for Consumers. Oliver Wyman, 2018 Consumer Survey of U.S. Healthcare.

⁶ UnitedHealthcare E&I Health Care Economics, 2018. Based on shift from ER, urgent care and physician office visits. Similar follow-up use rates for Virtual Visits, primary care physicians (PCPs) and urgent care. Includes FI and ASO; index visit includes only claims with AHRQ category = 126 other upper respiratory infections.

⁷ UnitedHealthcare E&I UNET population, Amwell® and Doctor On Demand™ providers; year-over-year growth by month; utilization is highly seasonal, with peaks during flu season (winter).

⁸ Deloitte Insights, July 18, 2018. "What can health systems do to encourage physicians to embrace virtual care?"

⁹ Kaiser Health News. "Spurred by Convenience, Millennials Often Spurn the 'Family Doctor' Model." October 9, 2018.

¹⁰ LifeSolutions Program Evaluation, completed by Optum® Health Care Analytics, May 2018. Propensity score-matching analysis, case-mix adjusted, examining total allowed expenditures 6 months post-index.

¹¹ Anne Moberg, Christine & Niles, Andrea & Beermann, Dale. (2019). Guided Self-Help Works: A Randomized Waitlist Controlled Trial of Pacifica, a Mobile App Integrating CBT and Mindfulness for Stress, Anxiety, and Depression. *J Med Internet Res* 2019;21(6):e12556, <https://www.jmir.org/2019/6/e12556/>.

¹² Voice of Integrated Consumer Experience Study, UnitedHealth Group book of business, Q3 2018.

¹³ 2017 UnitedHealthcare book-of-business savings from combined Disease Management programs and additional studies representing 2 key components of the product enhancement, leveraging pilot results of the digital app and a cohort study focused on the enhanced value-based identification and stratification logic.

Virtual Visits and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations.

The UnitedHealthcare® app is available for download for iPhone® or Android™. iPhone is a registered trademark of Apple, Inc. Android is a trademark of Google LLC.

The Sanvello Mobile Application should not be used for urgent care needs. If you are experiencing a crisis or need emergency care, call 911 or go to the nearest emergency room. The information contained in the Sanvello Mobile Application is for educational purposes only; it is not intended to diagnose problems or provide treatment and should not be used as a substitute for your provider's care. Please discuss with your doctor how the information provided may be right for you. Available to all UnitedHealthcare members at no additional cost as part of their benefit plan. Participation in the program is voluntary and subject to the terms of use contained in the Application. ©Optum 2019. All rights reserved.

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