



#### **Consumers want help managing costs**



Nearly a million Americans have knee replacement surgery every year yet only 11% of survey respondents knew the cost of an average knee replacement.



60% of people estimated the procedure cost between:

\$5,000 & \$25,000



Compared to the real cost:

\$35,000

When asked about health care terms related to their insurance coverage:

only 7% of
Americans
could
successfully
define all of
the following:

premium
deductible
co-insurance
out-of-pocket
maximum



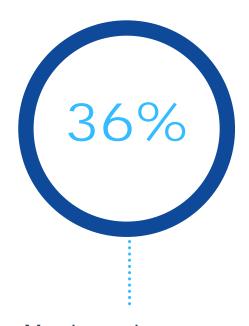
knew co-insurance is the share of costs for a covered health care service that a person must pay after health insurance coverage is factored in



knew an 'out-of-pocket maximum' is the maximum amount a person must pay for covered health expenses during a plan year







Members who use our transparency tool before receiving services pay, on average, 36% less than non-users\*

#### **Service Categories - Savings**

Lab	51.5%
Pathology	47.4%
Radiology	45.5%
Echocardiology	45.2%
Sleep	43.6%
Surgery	34.4%

All examples are for illustrative purposes only and do not reflect a guarantee of savings or costs which are dependent upon the member's benefit plan and the services provided.

<sup>\*</sup>UnitedHealthcare Internal Claims Analysis, 2016.





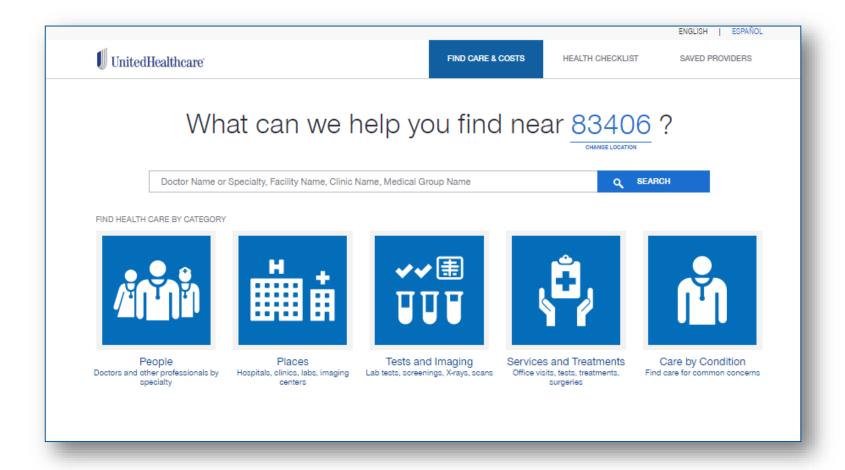
# Now your employees can get their health plan information on the go.

With the UnitedHealthcare Health4Me® app, employees can access their medical benefits and coverage information from a mobile device anywhere, anytime.



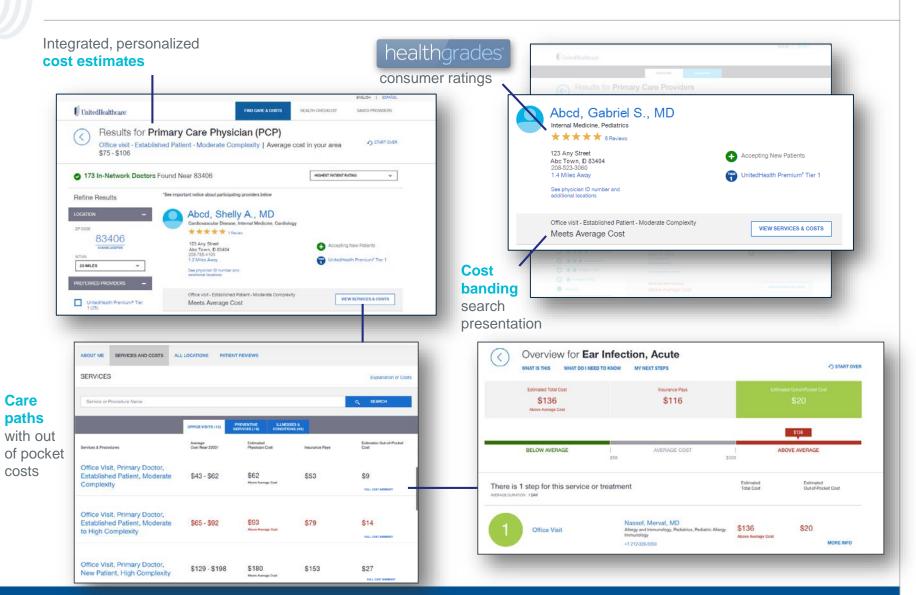
#### **Provider search**











#### Patient reviews and cost information

PATIENT REVIEWS

★★★★★(5)

★ & higher (13)
★ & higher (15)

All (173)

\* \* \* \* & higher (11)

\* \* \* & higher (13)



UnitedHealthcare FIND CARE & COSTS HEALTH CHECKLIST SAVED PROVIDERS Geographic average costs for primary care Results for Primary Care Physician (PCP) providers and ♠ START OVER Office visit - Established Patient - Moderate Complexity | Average cost in your area \$75 - \$106 specialists 173 In-Network Doctors Found Near 83406 HIGHEST PATIENT RATING \*See important notice about participating providers below Refine Results LOCATION Abcd, Shelly A., MD Cardiovascular Disease, Internal Medicine, Cardiology ZIP CODE \* \* \* \* 1 Review 83406 123 Any Street Accepting New Patients Abc Town, D 83404 208-785-4100 WITHIN UnitedHealth Premium® Tier 1 1.2 Miles Away 20 MILES See physician ID number and PREFERRED PROVIDERS Office visit - Established Patient - Moderate Complexity **VIEW ALL SERVICES & COSTS** UnitedHealth Premium® Tier 1 (25) Meets Average Cost

Abcd, Gabriel S., MD

Office visit - Established Patient - Moderate Complexity

Internal Medicine, Pediatrics

★★★★★ 6 Reviews

123 Any Street

Abc Town, D 83404 208-523-3060

Below Average Cost

1.4 Miles Away
See physician ID number and

healthgrades

consumer ratings

Cost banding (below, above, or meets average cost) in main search results

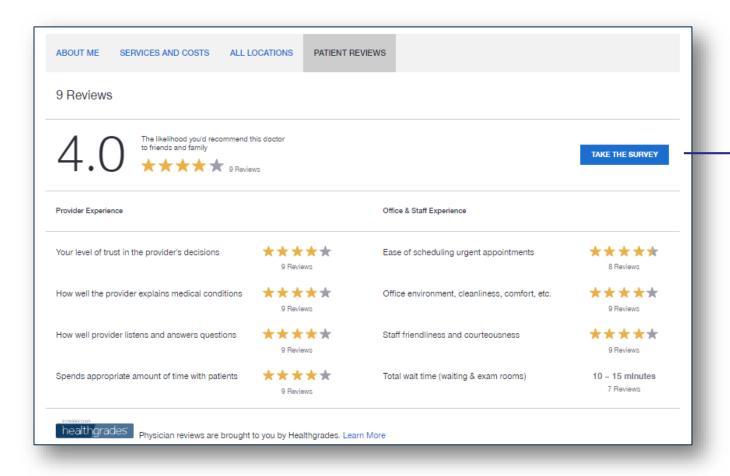
Accepting New Patients

UnitedHealth Premium® Tier 1

**VIEW ALL SERVICES & COSTS** 

#### **Patient reviews**

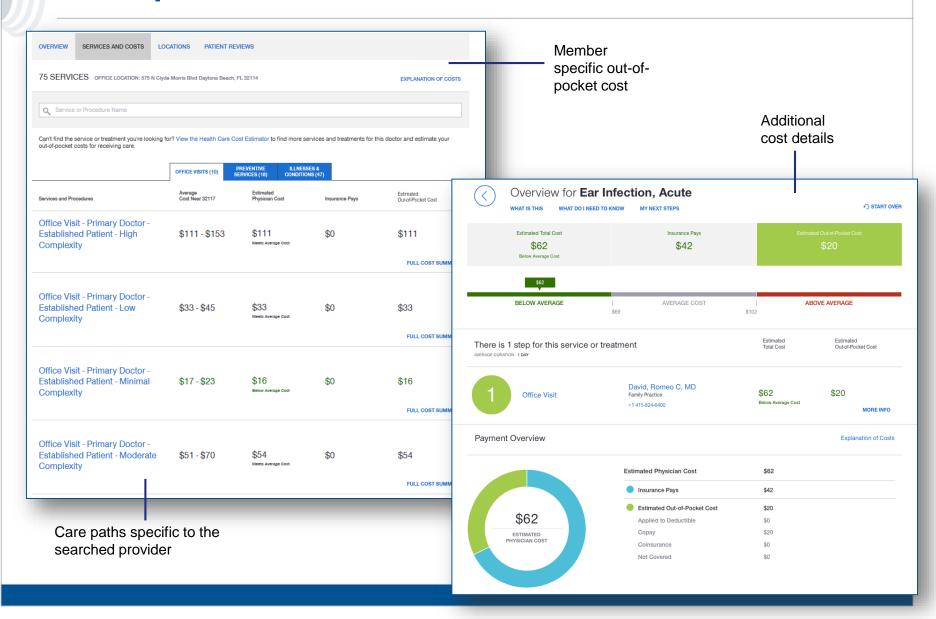




Option to submit a survey on providers

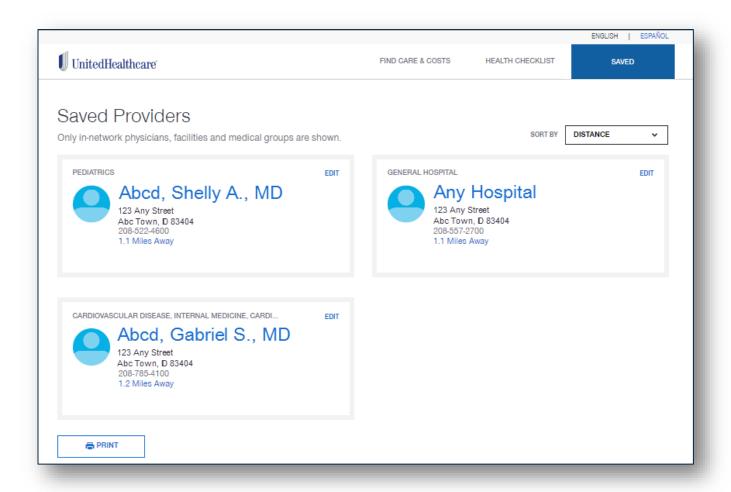
#### **Care paths**





#### **Save providers**







## Helping employees make informed health decisions.





#### Accurate information when needed.

- · Contracted provider rates.
- Personalized estimates including impact on out-of-pocket costs.



### Designed to be simple and efficient.

- No need for separate tools.
- Information is personalized to reflect employee-specific search criteria and benefit plan information.



#### Combines provider search and pricing.

- Learn about and compare providers before scheduling a visit.
- Make more informed decisions, leading to higher-quality, more cost-efficient care.