



# **Beyond the Spreadsheet: The True Value of a Health Plan**

**NABIP Georgia | June 9, 2026**



# Agenda

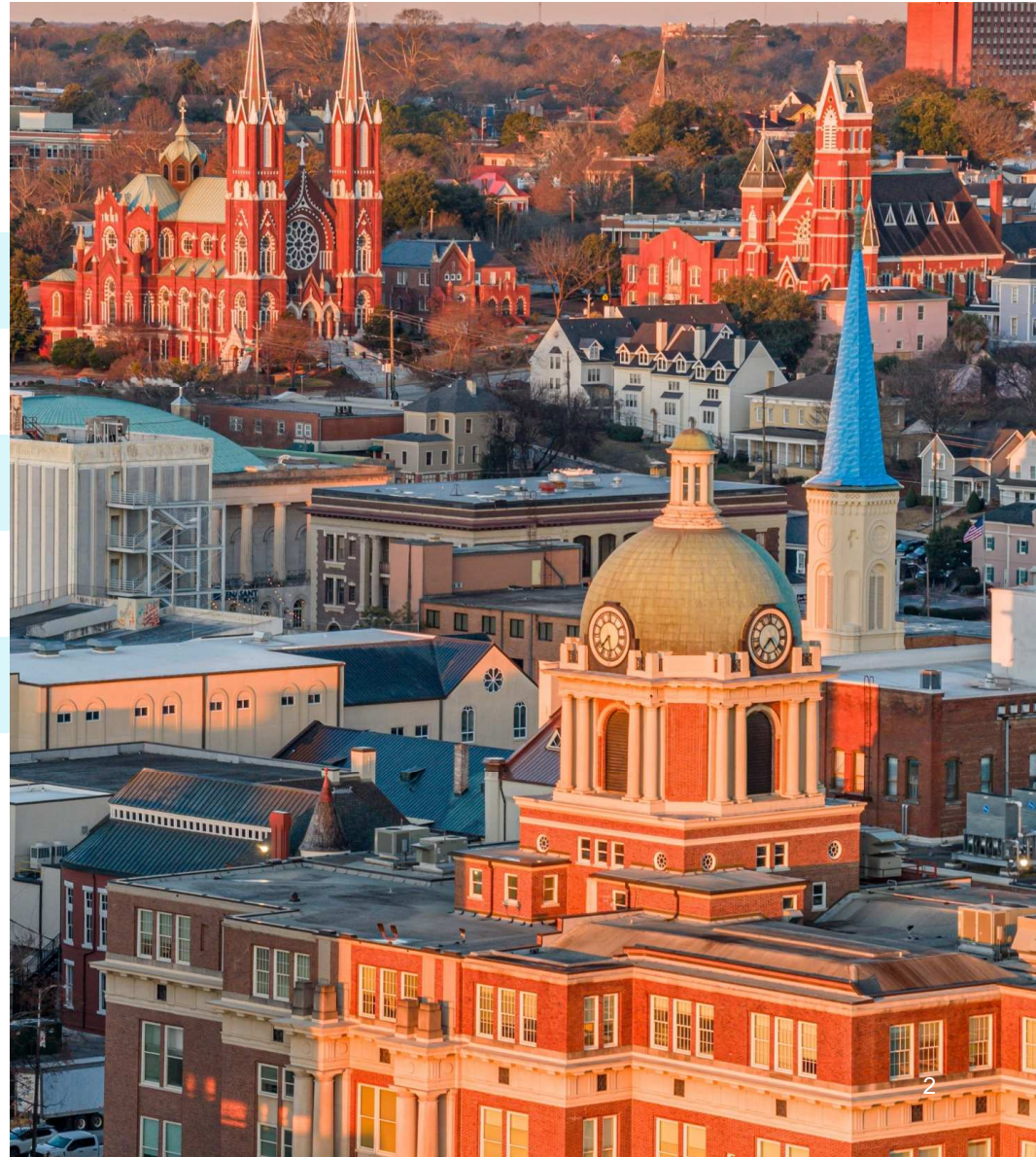
Carrier Investment

Member-Centric Experiences

Contract Features

Value Add Programs

Ancillary



# Proof is greater than promises

## Measurable Outcomes

- **Access to the nation's single largest proprietary network**
  - *Over 1.9M physicians and health care professionals, and 5,600+ hospitals*
- **90% of claims approved shortly after they are submitted**
  - *Only 10% require additional review for accuracy*
- **\$1.5 billion saved for members**
  - *Through payment integrity initiatives — helping to reduce waste and fraud*

## Community Commitment

- **~ \$105 million in philanthropic support in 2024**
  - *Through the United Health Foundation*
- **~ \$1.2 billion committed to affordable housing since 2011**
  - *A critical social driver of health*
- **575 million gaps in care closed since 2021**
- **4.7 million patients served in value-based care models**

## Get the facts

Scan or go to  
[uhc.com/getthefacts](https://uhc.com/getthefacts)  
for more information  
on common myths and  
misconceptions about  
health insurance



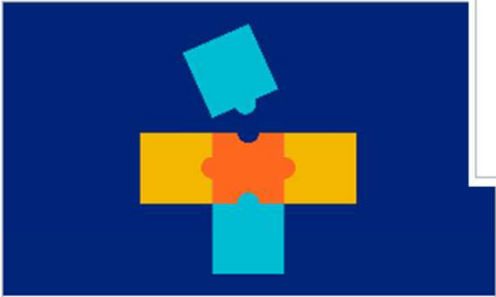
# Get the facts about health care



**Get the facts: Our commitment to building a better health care system**



**Get the facts: Health care costs just keep going up. Here's why.**



**Get the facts: Why is prior authorization needed?**



**Get the facts: What is UnitedHealthcare's claim approval rate?**



# Investing in Georgia



### Network Footprint:

- 49,494 medical providers
- 140 hospitals
- 2,865 dental providers
- 1,087 vision providers



**\$2.2M**

### Community investment:

- \$550K in Business & United Health Foundation Giving
- \$1.2M in Employee Donations, Corporate Matching Funds, and Donated Volunteer Reward Funds
- \$450K United Health Foundation Scholarship Program

**5 offices**  
In Georgia

**6,469**  
Georgia employees

**65,393**  
hours volunteered

**1.3M+**  
In Georgia served

Employee, and state investment data as of 12/2025. Community investment, and volunteer hours as of 2024. Member count includes Employer & Individual as 12/2025. Medical network data as of 02/206.



# Increasing Transparency in Prior Authorization

New public landing page at [UHC.com/PAmadeclear](https://UHC.com/PAmadeclear)

**Designed to provide clear context by explaining how prior authorization works and why it matters, including:**

- How the prior authorization process supports safe, evidence-based care.
- Why prior authorization helps confirm services are covered benefits and protects members from unexpected out-of-pocket costs.
- What the data shows behind the process, including that:
  - 98% of claims do not require prior authorization
  - More than 9 out of 10 prior authorizations are approved
  - Many non approvals are administrative, such as missing information
  - Nearly all decisions are made within one day





Beyond the Spreadsheet...

# Member-Centric Benefits & Experiences



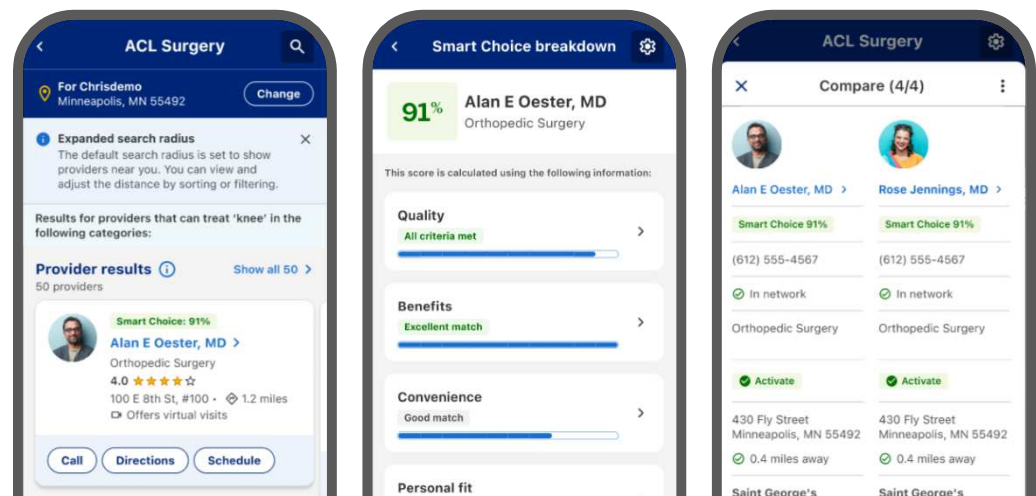
# Empowering employees to choose quality, personalized care

Within the provider search experience, members see prioritized results with a Smart Choice score designed to help guide them to quality care — personalized to their care needs, benefit plan and preferences.

**Smart Choice scores are based on 4 evaluation factors:**

- **Quality**
- **Alignment with benefit plan**
- **Convenience (e.g., distance, virtual availability)**
- **Personal fit (e.g., gender, language)**

Online scheduling with real-time availability helps employees find and book appointments in the setting they prefer.<sup>1</sup>



**Search-Care-Conversion** – Members using Smart Choice to evaluate and pick a new provider are 17.1% more likely to choose a provider from their search compared to those who don't<sup>2</sup>

<sup>1</sup> Scheduling capabilities will continue to expand in 2026. <sup>2</sup> UnitedHealthcare internal analytics, 2025.



# Expanded Breast Imaging & Colonoscopy Benefits



With the average medical plan deductible rising each year, many employees may have trouble covering unexpected costs

To improve satisfaction, members want better preventative care, cost transparency, and care coordination<sup>4</sup>

**45%**

of those under age 65 can't afford an unexpected bill of \$500<sup>1</sup>

**~11%**

of screening mammograms result in additional diagnostic imaging<sup>2</sup>

**~50%**

of colonoscopies detect polyps, resulting in more frequent screenings that may be billed as diagnostic<sup>3</sup>

**New expanded breast and colonoscopy screening benefit** will cover cost of care at no cost to the member for screenings billed as diagnostic services, limited to:

- **Screening mammography:** Cover cost of the first annual diagnostic breast screening including mammogram, 3D, or ultrasound, and MRI
- **Colonoscopy Screening:** Cover cost of the first annual diagnostic colonoscopy screening, including facility fees and other related costs

1 - Kaiser Family Foundation (KFF) poll. February 2020. 2 - Breastcancer.org: Out-of-Pocket Costs Are Barriers to Follow-Up Tests. Apr 2023 3 - Colorectal Cancer Facts & Figures 2020-2022, American Cancer Society, Atlanta 2020 4 - HealthEdge 2024 Consumer Survey: Key Trends in Healthcare Member Expectations and Satisfaction



# Providing vital drugs at the right cost

## \$0 out of pocket

The Vital Medication Program eliminates out-of-pocket costs on five key medications for members.\*



## Our ongoing efforts will improve access and make prescription medications more affordable

High prices are a significant barrier to prescription drugs for many people, so we are using our unique capabilities to deliver savings for consumers.

### We're eliminating out-of-pocket costs for preferred medications in select categories

Rapid, short and long-acting insulins

Other vital drugs:

- Epinephrine (severe allergic reaction)
- Glucagon (critically low blood sugar)
- Naloxone (opioid overdose)
- Albuterol (acute asthma attack)



\* Subject to meeting any required regulatory approvals. Opt-in available for ASO clients.

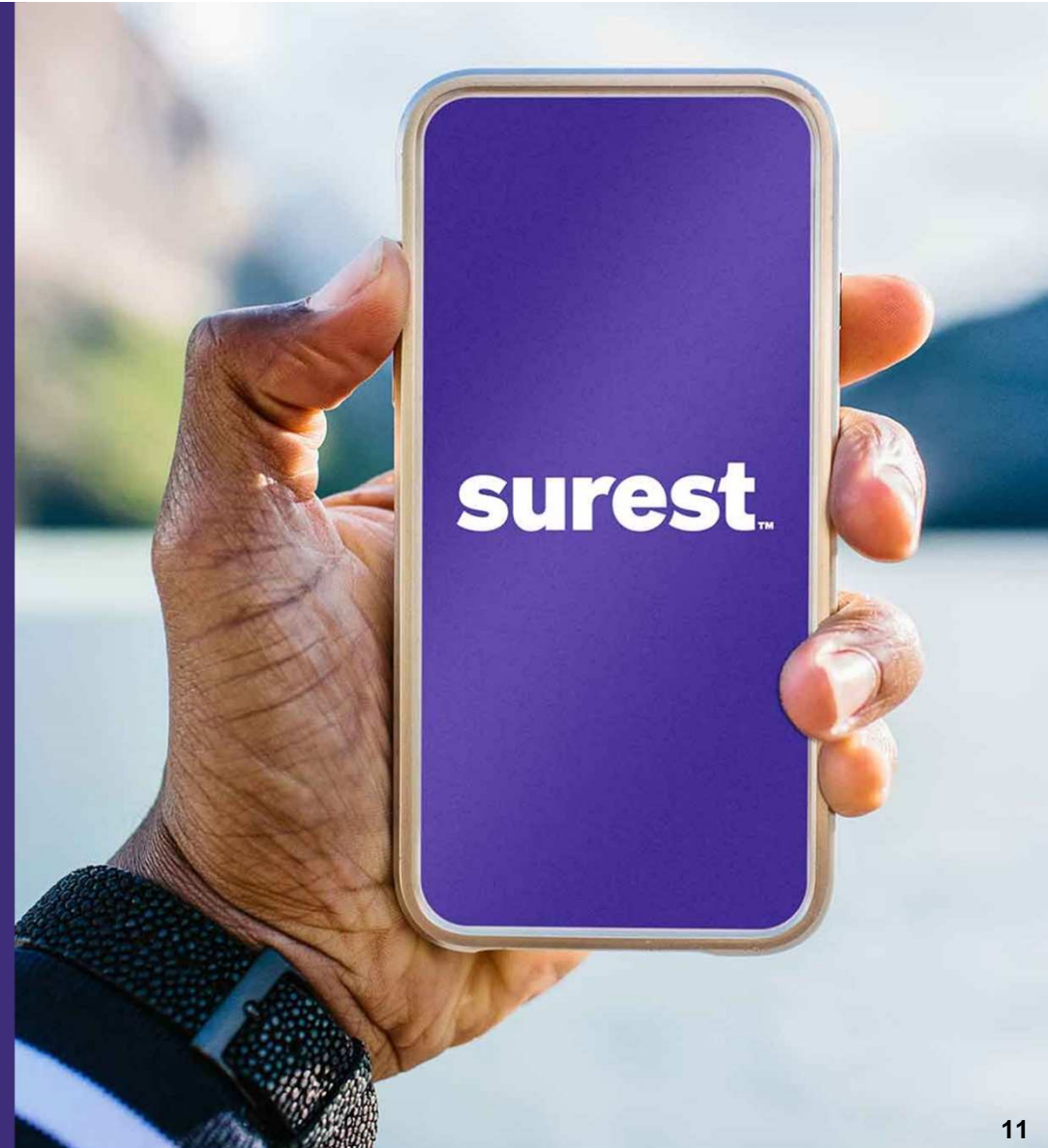
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# Surest answers 3 Key questions:

What does my plan cover?

How much will this cost me?

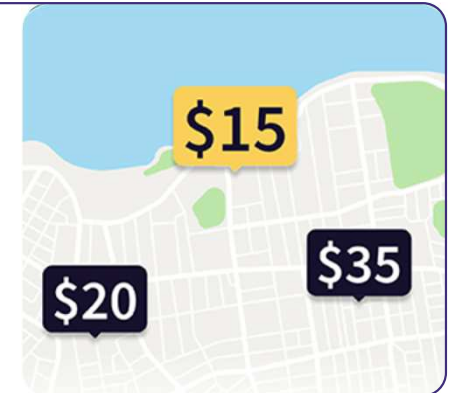
Where can I find the answer?



# Connecting provider evaluation to the member experience

## Variable copays

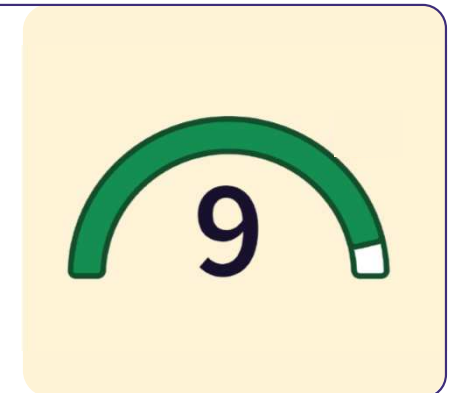
- Lower copays for high-value providers, covering all services in a visit to help prevent surprise bills
- Copays are based on patient outcomes, complication rates, and resource efficiency, with high-value care receiving lower copays



## Care ratings

### Providing member confidence in provider choice

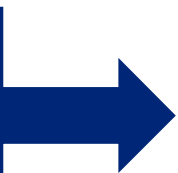
- We evaluate providers on services they offer based on their historical **effectiveness** and **cost efficiency** performance. Then we assign higher Care Ratings—and lower copays—for higher performing providers



# Beyond the Spreadsheet: Stop Loss Contract



Potential risks with paid contracts  
12/18, 12/24, 12/30



- Limited Protection
- Potential Coverage Gaps
- Responsible for claims submitted after month 18, 24 or 30
- Higher-than-expected claims costs on current plan year

Based on a review of our claims data\*

12.5k total claims processed month 19 and after

- Total payments \$12,618,753.04
- Highest payment \$594,366



Source: Level Funded historical claim payments through 2/28/2026

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# Beyond the Spreadsheet: Value Add Programs



## Real Appeal

**Committed** to helping people take small steps for larger, long-term weight management

Classic	Standard	Premium	Elite
\$34/month	\$69/month	\$109/month	\$249/month

## One Pass Select™

**Fitness focused** subscription-based program for a healthier lifestyle



## UnitedHealthcare Rewards

Earn rewards for completing a variety of actions, including things you may already be doing.

## UHC Rewards

**Offsets** health care costs by rewarding healthier habits



## Child and Family Behavioral Coaching

**Online coaching** available at no additional cost to families with children ages 1–17



## Wellos

**Engagement-driven** health and wellness app offering personalized support



## Calm Health

**App** bringing a library of support — including mindfulness content and programs



# Beyond the Spreadsheet: Ancillary



## Consumer Centric

- Integration with Medical
- Enhanced dental benefits
- Member focused vision care
- Financial Wellness
- Flexible network solutions



## Tech Forward

- Digital Experience
- Virtual Care
- Benefit Ecosystem



## Enterprise Enabled

- Total Cost of Care
- Platform simplification
- One Medical & Specialty Invoice
- \$5B investment in Research & Technology





**Questions?**  
**Thank you for your time today!**



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