



# Innovations from UnitedHealth Group

1Q 2010

This quarter, our innovations center on how we're using everything from cutting-edge technology to one of the oldest kinds of health care – the house call – to simplify and improve the health care system. It's a reminder that innovation doesn't always mean costly new technology, but can also be as simple as applying a proven solution in a new setting. By constantly looking for new and effective ways to improve America's health care system, UnitedHealth Group is helping to transform the way Americans receive care.

## Serving special needs faster

The Centers for Medicare and Medicaid Services (CMS) has established Medicare Advantage plans designed to provide coordinated care to individuals with special needs. These beneficiaries are typically older, with multiple conditions that are more challenging and costly to treat.

In the past, Ovations members were mailed a long health risk assessment survey form to help determine their needs. Unfortunately, creating an individualized plan of care through this manual process was costly and could take up to three months to complete.

Ovations wanted to quickly identify members who could benefit most from care management services. The solution was to apply the **Rapid Stratification Assessment (RSA)** survey tool.

Research from the RSA showed that we could use a much smaller set of questions that can accurately predict which members are at risk for a hospital admission in the coming year.

Based on a member's responses to this new, smaller list of questions, the RSA helps generate a basic individualized plan of care – automatically. This can form the basis of a more complete plan of care that can be coordinated by a care manager. It can also

help members better understand their medical condition and communicate more effectively with their care providers.

By using integrated voice recognition technology and telephonic outreach, the average time it takes to determine a member's plan of care has been reduced from three months to less than three weeks. And, the RSA reduces costs for health risk assessment by more than 50 percent.

The RSA is a great example of how UnitedHealth Group and Ovations are using the power of information to deliver better support to the people who need it most – faster.

## The doctor will see you. Now.

Sometimes getting in to see a doctor isn't as simple as we'd like it to be. Appointments may need to be scheduled weeks in advance. Finding primary care physicians can be hard and offices might be located miles away, especially in rural areas.

This is more than just an inconvenience. Many patients who do not have primary care physicians nearby use the emergency room for routine care. As a result, emergency room wait times for patients who do need immediate attention have increased 40 percent, in part because of overcrowding.<sup>1</sup> There has to be a better way.

## Introducing NowClinic<sup>SM</sup>

**NowClinic** makes it possible for doctors and patients to have secure live chat and to see each other using the Web cam on their computers. NowClinic online care from OptumHealth (a UnitedHealth Group company) makes it easy to visit a doctor by providing patients with immediate, real-time access to a licensed physician within their state simply by logging on to [www.nowclinic.com](http://www.nowclinic.com).

Physicians are discovering that NowClinic online care lets them extend care to a wider range of people. Patients pay an affordable flat rate to access the physician of their choice. No appointments are necessary for NowClinic; consultations happen in real time, when and where it's convenient for the consumer.

NowClinic appointments are available to all residents within a participating state, regardless of insurance coverage. It is not connected to standard UnitedHealthcare medical plans.

NowClinic online care is being offered to patients currently seeing a participating physician in Texas. Plans are underway to add behavioral services and expand NowClinic to additional states by the end of 2010.

<sup>1</sup> *Waits To See An Emergency Department Physician, Health Affairs, 01/15/ 2008.*

## House call 2.0

Chronically ill patients often have unplanned episodes of care. If poorly managed, these episodes can result in poor medical outcomes as well as unnecessary care costs. But studies show that it's not prudent to wait for the chronically ill to come into the doctor's office – because too often that turns into an unplanned trip to the emergency room.<sup>2</sup> And emergency rooms are not ideal for addressing chronic care needs. Recent research shows ever-increasing waits for care in U.S. emergency rooms – particularly for those who are severely ill. For example, one in four heart attack victims wait 50 minutes or more before seeing a doctor.<sup>3</sup>

### Bring the care to the patient

How can we better serve high-risk individuals and help reduce the likelihood of their having to use emergency rooms or acute in-patient services? We think one answer may be the physician house call program currently being piloted in our South Florida health plan.

### Proactive care

UnitedHealthcare is working with a home health care vendor called **My Home Doctor**<sup>SM</sup> to provide doctor visits in the home. Their outreach nurses work with the vendor to arrange in-home consultations for high-risk enrollees. The My Home Doctor organization provides board-certified physicians who are equipped to perform many of the services found in a traditional medical office or urgent care facility – from blood work to X-rays – right in the home.

The benefits of proactively managing chronic illness are clearly shown in lower mortality rates and improved quality of life for these patients.<sup>3</sup> In addition, the home care pilot is yielding fewer hospital admissions, re-admissions and emergency room services, which means reduced medical costs for individuals and employers.

The physician house call program is in pilot phase.

## Provider Payment Suite

One of the side-effects of the slumping economy is that physicians' offices are experiencing substantial increases in bad debt. Up to 14 percent of payments are never collected, which means doctors must look for ways to improve their business processes and cash flow – while protecting the doctor-patient relationship.

OptumHealth Financial Services has partnered with a leading health care payments company to offer the **Provider Payment Suite**, a Web-based program that delivers payment solutions while patients are in the office. It can be integrated right into the existing practice management system, adding to the office's efficiency – and to the patient's peace of mind.

Physicians can collect payments immediately and offer their patients payment estimates and establish payment plans for improved communication and convenience.

The Provider Payment Suite also offers an online bill payment site so that patients can make payments online when they receive their doctor's invoice.

The Provider Payment Suite has shown that it can nearly double patient collections while simultaneously cutting costs for patient collections and reconciliation by up to one-half.

The Provider Payment Suite is currently in pilot phase.

## Small Business Wellness pilot

To raise awareness of the link between healthy lifestyle decisions and long-term quality of life, now all our standard Small Business products in Wisconsin will offer biometric screenings to enrollees at their convenience.

Members get personal counseling to help them understand their key health indicators, such as blood pressure, cholesterol, glucose and BMI. That, in turn, helps them prepare to actively partner with their personal physicians as well as choose one of the UnitedHealthcare telephonic wellness coaching programs that are most appropriate for their specific needs. The Small Business Wellness product even offers members money back when they go to the gym on a regular basis, which is a convenient and fun way to encourage healthy behaviors.

The key to the Small Business Wellness pilot is simplicity. The wellness features are completely integrated into each plan, which makes it easy for employers and consumers to get engaged in their health.

The Small Business Wellness program is in pilot phase.

<sup>2</sup> *Managing High-Risk, High-Cost Patients*, The Permanente Journal, Spring 2005.

<sup>3</sup> *Dramatic Increase in ER Waiting Time for Seriously Ill Patients*, HarvardScience, January 15, 2008.



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