

This quarter the spotlight is on innovative strategies that help manage and minimize the destructive forces of disease. We're supporting people in intensely personal ways as they struggle with conditions like diabetes or with harmful lifestyle habits. We're also deploying our highly refined data technologies to help employers identify and isolate the key drivers of higher medical costs – even before our members know they are sick. In each case we're strengthening the primary care system, empowering consumers and promoting more affordable health care.

A revolutionary approach to diabetes

More than 80 million Americans are either diabetic or pre-diabetic – that's over one quarter of us.¹ The good news is that early and aggressive intervention can help people avoid the health and financial toll of diabetes. Therefore, to help our members prevent or control the course of this dangerous disease, UnitedHealth Group is launching **The Diabetes Prevention and Control Alliance**. The Alliance consists of two programs:

Diabetes Prevention Program

UnitedHealth Group and the YMCA of the USA will offer a program proven to prevent diabetes among pre-diabetics. Just weekly sessions with a YMCA-trained lifestyle coach and basic lifestyle changes can help people with pre-diabetes reduce their chances of developing type 2 diabetes **by nearly 60 percent**.²

Diabetes Control Program

UnitedHealth Group is also collaborating with Walgreens pharmacies. Their pharmacists will conduct face-to-face counseling with our diabetic members to track their weight, blood pressure, and blood work. Working closely with the member's primary care physician, they aim to keep diabetics healthy: Every percentage point drop in a blood sugar test reduces the risk of diabetic complications by **40 percent**.¹

As part of UnitedHealthcare's ongoing effort to help people live healthier lives on a massive scale, we're starting literally at the corner drug store and the local YMCA. With demand for primary care services expected to increase dramatically as more Americans gain access to health insurance, the Alliance represents an impressive extension of our national health care resources.

UnitedHealthcare will cover these services at no charge to plan participants enrolled in employer-provided health insurance plans, marking the first time that a health plan will pay for evidence-based diabetes prevention and control programs.

The programs will roll out through 2010, 2011 and 2012.

UnitedHealth Personal Rewards

Everyday choices made by employees are the primary drivers of a company's health care costs. **UnitedHealth Personal Rewards** is a new program that encourages participants to make better health decisions by providing them with a personalized set of health goals – plus financial incentives to accomplish them.

Unhealthy behaviors like smoking and obesity drive more than 50 percent of our health status and add incremental costs to conditions like diabetes, cancer and heart disease.³ Employers pay a steep price in terms of absenteeism, reduced productivity and rising health care costs. But here's the key: Most of these behaviors are avoidable by modifying lifestyle and improving health care decisions.⁴

UnitedHealth Personal Rewards allows members to earn points for adopting better health behaviors. It all starts with a personalized scorecard and "health map" for them to follow to help maintain or improve their lifestyle. As they continue their healthy behaviors, they can cash in their points for financial rewards. The result of these better health decisions may lead to lowering overall health care expenses.⁵

UnitedHealth Personal Rewards was launched on a pilot basis in April of 2010. It is available on a self-funded basis to employers with over 3,000 eligible employees.

¹ "2007 National Diabetes Fact Sheet," National Center for Chronic Disease Prevention.

² Knowler WC, Barrett-Connor E, Fowler SE, et al. Reduction in the incidence of type 2 diabetes with lifestyle intervention or metformin. *N Engl J Med.* Feb 7 2002;346(6):393-403.

³ Study from Centers for Disease Control. Remaining drivers are: Access (10%), Genetics (20%), Environment (20%).

⁴ Source: American Institute for Preventive Medicine 2005; American Journal of Health Promotion 1991, 1993, 2000; Milliman & Robertson 1995; Safeway analysis.

⁵ UnitedHealthcare Book of Business, 2009.

Health Care Lane

We're finding that more and more of our members prefer to get their information electronically. They like the online experience, and they expect it from us. Introducing **Health Care Lane**: It's a virtual town – but a very real interactive website where “residents” explain fundamental health insurance topics in a friendly, engaging way.

Health Care Lane's serious purpose is to truly engage people where they are most comfortable.

We make it easier for them to understand how their health coverage works as well as the different wellness benefits, tools and resources available to them.

Using a combination of Adobe® Flash® technology, web design and video, Health Care Lane makes learning about health care easier and more enjoyable. Visitors can “walk around” and interact with the residents to learn the basics, like what a premium is, or more complex topics like a Health Savings Account or a Flexible Spending Account. Larger employers can also request customized sites to help their employees make more informed decisions when they change carriers and at open enrollment.

Consumers can now access the full website at www.healthcarelane.com, which includes all current topics. Ultimately, we believe that informed consumers will make better health decisions – and that's good for everyone.

Innovation Bulletin Board

Here are quick snapshots of additional new ideas from UnitedHealth Group companies:

Disease Precursor Identification

The Ingenix Disease Precursor Identification technology identifies populations who are at risk of developing costly, difficult-to-manage diseases and conditions such as diabetes and colorectal cancer. Unique in the industry, this tool identifies people who are on a path toward serious illness – even before there's a diagnosis or a claim. In fact, this is the predictive technology that UnitedHealthcare is using to identify participants for the **Diabetes Prevention and Control Alliance**. Now available for individual employers and other potential users.

TrendView™

TrendView from Ingenix is a desktop solution designed to help employers better understand and manage employee health. TrendView provides employers meaningful insight based on simple, graphical displays that support scenario modeling to uncover new opportunities for improving employee health and reducing medical costs.

Living Health Care Lane

In addition to its online existence described above, there is now a physical representation of Health Care Lane. Appearing at conventions, public educational forums and industry meetings around the country, this live, interactive experience showcases the vast capabilities, innovations and tools we provide. It's aimed at improved understanding among key stakeholders, including distribution partners, prospective groups, providers, regulators, labor organizations and the media.



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