

## This technology is spawning innovations that, if fostered by public policy, can modernize the system



### Identification Cards

- 30 million swipe cards in circulation
- Provides doctor with verification of coverage and instructions on what to collect from patient
- Provides doctor with personal health record of patient and relevant health alerts



### Financial Cards

- 1.6 million tax-advantaged accounts
- 560,000 consumer debit cards in circulation
- \$1 billion in consumer savings under management



### Health Statements

- Consolidated monthly like a bank statement
- Summary of activity, balances, and health information
- Replaces EOBs and other mailings
- Provided to 20 million members



### Online Portals

- 750 million self-service transactions per year
- Claims, benefits, doctors, health information
- 90% of care providers use the portals; 62% of members use the portals
- Physicians can use portals to initiate real-time adjudication but currently initiate only 5 million real-time claims per year



### Personal Health Records

- 28 million active Personal Health Records fed from claims data
- Available to consumers on myuhc.com
- Available to physicians through swipe card or portal
- Portable, lifetime record

### QuickenHealth

- Joint effort with Intuit to adapt Quicken for health care
- Consolidates and simplifies medical bills in one place
- Allows consumers to make and track payments
- Rolling out to 30 million consumers over next 12 months



UnitedHealth Group

# Modernizing the Health Care System

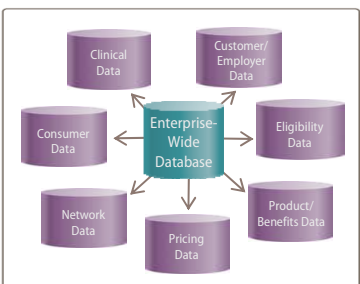
May 22, 2009

## Highly-scaled, highly-integrated, highly-productive technology already exists in health care



### People

- 12,000 technology professionals
- 7 million hours of annual application development



### Data

- State-of-the-art, multi-dimensional integrated databases
- 30 terabytes of health care data
- 80 million unique consumers
- 950,000 care providers



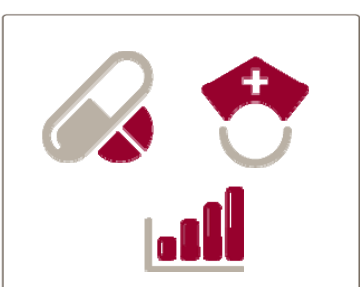
### Application Processing

- 400 mainframe applications
- 2,000 desktop applications
- 60 billion transactions per year



### Voice Processing

- State-of-the-art Virtual Call Center
- 80,000 IP phones and 30,000 call center ports
- 82 million calls per year routed to 20,000 agents
- Flexible work options, including part-time and work-at-home



### Claim Processing

- 720 million annual claims
- \$115 billion in annual payments for health care
- 88.6% auto-adjudication rates
- 86.3% electronic-data interchange
- 99.6% processing accuracy

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### Matching Physicians and Patients

- 650,000 participating physicians and hospitals
- 95,000 receive special designation in directories because they follow evidence-based standards and reduce resource use by up to 20%
- Pioneering "Best Match Search" technology — eHarmony for medicine
- Center of Excellence programs for Transplants, Cardiac Surgery, Orthopedics, Complex Cancers, Congestive Heart Failure, and other complex cases
- Transplant survival rate increases of 10%



### Paying for Performance

- 31 markets, 110 by end of 2009
- 3-5% payment increase based on process quality as defined by independent third parties
- 16% of network PCPs qualify for enhanced reimbursement

### eSync

- Clinical Surveillance System supporting a team of 500 physicians and 12,000 nurses
- Pulls lab data, patient self-reports, medical, behavioral, and pharmacy claims
- Identifies the right provider, medication, care plan, and lifestyle for each individual
- Pushes relevant, actionable, and personalized information to consumers using their preferred media--web, mail, e-mail, PHR, phone call
- Synchronizes patient communications, physician communications, nurse desktop



### Mobile Health Care

- Joint effort with Cisco to adapt Telepresence for health care
- High-definition video and diagnostic equipment connects patients and physicians
- Beginning of a mobile network of fixed and movable clinics



### Electronic Payments

- \$26 billion in annual electronic payments
- Can eliminate data entry in doctors office
- McKinsey estimates electronic payments will save \$9 billion per year



### Think Green!

- 1 ton = 24 trees
- 1 ton = 200,000 sheets of paper

Source: [www.conservatree.com](http://www.conservatree.com)

### Think Green

- 3,300 tons of paper eliminated per year
- Paperless efforts in Online Health Statements, Electronic Payments, Online Billing, EDI