

## UnitedHealth Group's Commitment to Universal Access to Essential Health Care For All Americans

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In UnitedHealth Group's 2002 Letter to Shareholders, we declared that: ***"We must promote a process that clearly defines what constitutes a basic health benefit package, and then work to deliver these basic benefits to everyone."*** Since then, through our words and actions, we have consistently advanced our commitment and strategies to achieve universal access to health care for all Americans. We believe this to be an essential expression of our Company's mission and an urgent priority for our society.

In moving forward, we are guided, in part, by the following five principles enumerated in the Institute of Medicine's landmark 2004 report, *"Insuring America's Health: Principles and Recommendations,"* of which UnitedHealth Group was a participating author:

- Health care coverage should be universal.
- Health care coverage should be continuous.
- Health care coverage should be affordable to individuals and families.
- The health insurance strategy should be affordable and sustainable for society.
- Health insurance should enhance health and well being by promoting access to high-quality care that is effective, efficient, safe, timely, patient-centered, and equitable.

In addition, we believe that any reform of the health care system should be guided by the following principles:

- Health care reform should build on programs that work, taking advantage of successful marketplace solutions including the creative public-private partnerships that exist now in Medicare.
- Health care reform should be comprehensive and touch all components of, and stakeholders within, the health care system.
- Health care reform should improve the quality of care by promoting: adherence to evidence-based medicine and clinical best practices; individual responsibility in personal health management and the adoption of healthy behaviors; enhanced public education and management efforts; and coordination of care across the health care spectrum.
- Health care reform should ensure that America's health care dollars are spent wisely and cost-effectively.

These principles inform our actions as a company every day, and will, we believe, help lead to a better health care system for everyone. To that end:

- We are actively engaged in the dialogue around health care reform.

- We participate in significant national, state, and local policy initiatives.
- We provide significant resources to support expanded access to quality health care in community health centers.
- We energetically enhance affordability, quality and safety of health care through innovations that have become central to the conduct of our business.
- We focus on supporting people of all races and ethnicities in gaining access to personally centered clinical care services and making personally appropriate health decisions.

For example:

- We have worked to advance the realization of the goals defined by the landmark Institute of Medicine report “*Crossing the Quality Chasm*” of effective, efficient, safe, timely, patient-centered, and equitable health care. One of our senior executives served as the Chairperson of the Institute of Medicine’s first “Crossing the Quality Chasm Summit,” and we remain committed to this process.
- Our businesses have consistently advanced innovations, strategies, and products that enhance the affordability of health care, reduce waste, and improve quality. Meticulous attention to our Quality and Affordability Agenda has worked to keep health care more affordable for our customers and thereby diminish the potential for escalating numbers of uninsured persons.
- We have worked consistently with both Federal and State Governments to devise model programs that address the unique challenges of public sector insurance. Our Evercare® programs provide tangible evidence of our ability to work with local government to implement models that support elderly patients in receiving care in the least restrictive, most appropriate and most cost-effective environment.
- Our United Health Foundation, in partnership with Families USA, co-convened the initiative that has now become known as the Healthcare Coverage Coalition for the Uninsured (HCCU). This 16-member coalition of public and private sector organizations seeks to reach consensus on a legislative strategy that would provide health care coverage to as many people as possible, as quickly as possible. Bipartisan legislation was introduced in to Congress based upon this coalition’s recommendations, and the work of the HCCU continues.
- In addition, the United Health Foundation has created and committed more than \$17 million to supporting “Centers of Excellence” in community health centers across the country. These clinics provide millions of people with quality, comprehensive and continuous clinical care that has been documented by The George Washington University School of Medicine to be equal to or better than that provided in the private sector without risk adjustment.

These are just a few examples that illustrate our passion as a Company for achieving access to high-quality and affordable health care for all Americans, and for urgently instituting the reforms necessary to accomplish this goal.