

## Driving Health Care Forward

UnitedHealth Group is driving practical innovation to build a simpler, more intelligent and cost-effective health care system for everyone and to help the people we serve live healthier lives.

Better, more comprehensive information and services engage consumers in making smarter decisions about their health and care. Leveraging data with advanced technology better connects patients and their doctors and aligns the coordination and delivery of care to improve outcomes. Innovation is critical to solving the challenges facing health care today and in the future. UnitedHealth Group, Optum and UnitedHealthcare are committed to leading the search for innovative, transformative change.

Innovation is deeply embedded in our DNA; it's both discipline and vision, inspiring us to explore and test new ideas to advance health care and make it perform better for everyone we serve.

## Making health care simpler with myClaims Manager

"The pace of my life is really busy. I work full time and I also compete in open water swimming," says Melissa Kegler, a UnitedHealthcare benefits plan member from Seattle, Washington. "My favorite place to swim is Alki Beach on Puget Sound. Looking over the mountains and the backdrop of Seattle and the Space Needle, it's absolutely beautiful. I love open water swimming. It's my passion."

When Melissa suffered her first sports injury, she was unsure where to turn. Her application to swim the English Channel had been approved and she worried her dream could be destroyed if she didn't immediately address her medical issue and its financial consequences.

With the help of myuhc.com, UnitedHealthcare's comprehensive consumer website, Melissa was able to find a physical therapist close to her home. But her Channel swim entailed extra expenses and her work schedule didn't allow much time to track medical bills and payments she owed.

The myuhc.com website again provided the help she needed through its myClaims Manager tool. Yasmine Winkler, chief marketing, product and innovation officer, UnitedHealthcare, explains:

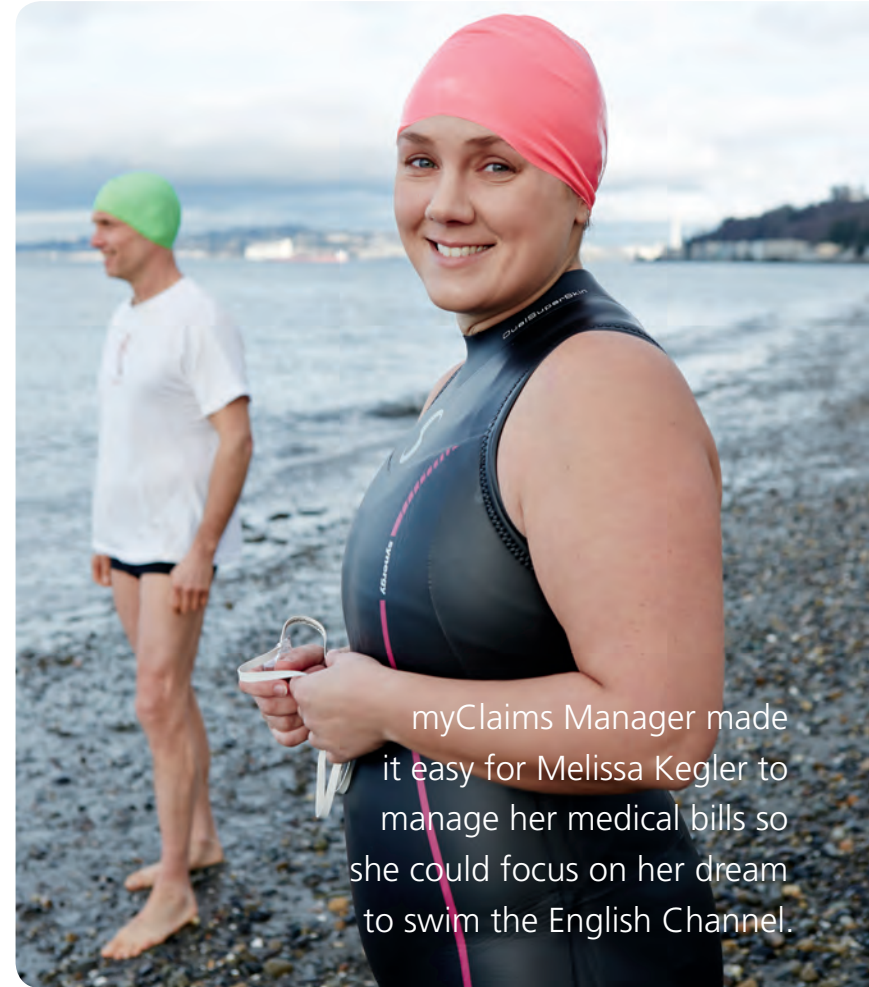
"myClaims Manager is a tool we launched to make it easy for people to look up their claims online, track them and pay their portion. Knowing that you can take care of something so easily gives you peace of mind."



Melissa and her swimming partners finish up an early morning workout on Puget Sound.

UnitedHealthcare is the only national health plan to offer its plan participants payment capabilities integrated with claims and benefit information.

Melissa says, "The myClaims Manager feature was really the saving grace to managing my finances. I can go online and know exactly what I'm going to pay and not be surprised by any copays or lab bills. I love the website. It makes me feel like UnitedHealthcare values me. They want to help me with my goals, my health, my success and my open water swimming."



myClaims Manager made it easy for Melissa Kegler to manage her medical bills so she could focus on her dream to swim the English Channel.

To watch a short video on this story, visit us at [www.unitedhealthgroup.com/2014-annual](http://www.unitedhealthgroup.com/2014-annual)

# Link

The Link cloud-based administrative platform reduces manual processes and automates connections among providers, payers, government entities and others.



## Link: The next generation cloud-based care provider experience

"With a lot of competing priorities today, our biggest challenge is taking waste out of the health care system," says Mona Reims, director of Revenue Services for Orthopedics Northeast in Fort Wayne, Indiana, a clinic specializing in orthopedics and pain management. "With Link we are able to take out a lot of the administrative costs and apply those resources to patient care."



Link is a cloud-based administrative platform that enables care providers to process the daily transactions that underlie health care delivery – benefit eligibility and patient copays, claims, appeals and much more – in a way that is convenient for them and fits how they want to do business. Link's cloud-based technology is designed to be simple, easily accessible, efficient, high quality and open to multiple payers, not just UnitedHealthcare.

Mona and Orthopedics Northeast are early adopters of Link, reporting a savings of about 25 percent of their staff time on claims follow-up and appeals management with the system. "We are able to get a lot more eligibility data," says Mona. "For instance, we can tell if a patient has physical therapy benefits, what their maximum out-of-pocket is, whether or not they have eligibility for in-patient, out-patient or even mental health benefits. We're not getting on the phone and then getting a fax and then getting online. Everything is in one place and one modality."

Jim Becker, executive vice president, Benefit Operations, UnitedHealthcare, says, "One of the things that excites me most about Link is that it is going to be the care provider self-service application for the future. We continue to work closely with Link users – application developers, administrators, physicians and other health professionals – to make it even more responsive to their needs. The goal is to enable users to combine applications, data, analytics and services to their own specifications to improve patient and population health while improving efficiency and reducing costs. This is just the beginning, not an end-point."

Mona agrees, "One of the unique features of Link is that it provides a collaborative opportunity between care providers and health plans. By innovating together, we're able to move the needle a whole lot faster, reducing the costs of health care."

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## Rally: An interactive product that makes managing health easy and fun

Rally combines technology, gaming and social media to help people find personalized ways to eat better, move more, become more informed and improve their health. Based on each consumer's self-reported and digitally captured data, Rally provides multiple layers of engagement through rewards, coaching, tools, communities and content that promote healthy lifestyle behaviors.

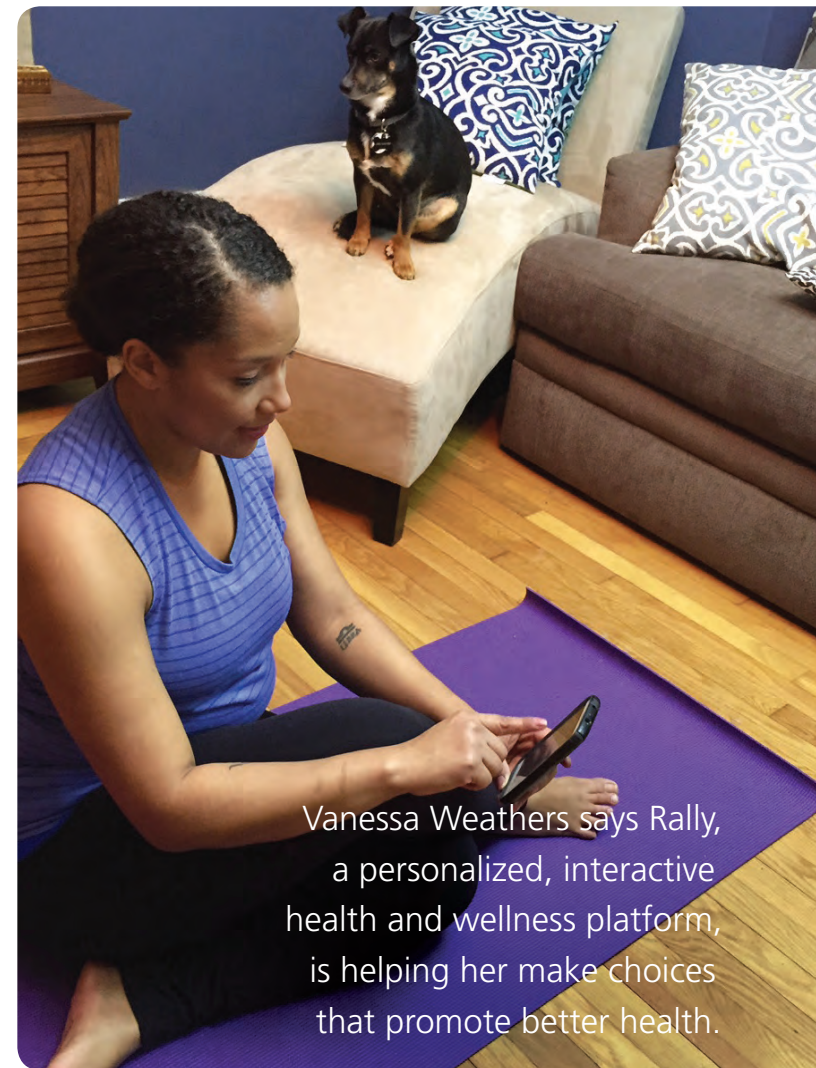
Vanessa Weathers, a UnitedHealthcare member from New Hampshire, got to know Rally beginning with a simple survey that put her health in context by comparing her health risks with her chronological age. Vanessa was surprised how “young” she was. “Completing the health survey was easy and took no time at all,” she says. “I was excited to learn that my Rally Age was three years younger than I actually am.”

Based on data from the survey, Rally offered Vanessa a selection of “Missions.” One she chose was walking several times a week to get more exercise. “I enjoy hiking because I can be outside, and it’s almost like it’s not exercise at all. It’s a great way to stay active and get your heart rate up, but it’s not as boring as walking on a treadmill.”

Rally also offers communities of people who share their experiences. Vanessa says, “An issue I’ve struggled with is getting restful sleep. I found a community on Rally focused on sleep health. They share what’s worked for them and that way you learn new techniques.”

Vanessa likes the incentives Rally awards her for healthier behaviors and how easy it is to use, especially Rally’s mobile app for people on the go. “I think Rally will help me create healthy routines and behaviors that are sustainable for the rest of my life and not just short-term fixes.” As a result of Rally’s intuitive interface and personalization capabilities, its consumer engagement rate is 10 times the industry standard.

Grant Verstandig, founder and CEO of Rally Health, says, “If we can get consumers to use our product every day and change their behavior, decrease their risk of disease, help them manage how they eat and sleep and feel, we can really help people live healthier lives. The secret to making healthy changes is to do it in small, easy steps and we’ll be there every step of the way.”



Vanessa Weathers says Rally, a personalized, interactive health and wellness platform, is helping her make choices that promote better health.

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