



A Commitment to Health Care Transparency

Everyone deserves
access to useable quality
and cost information



At UnitedHealthcare, we believe everyone should have access to information about the quality and cost of health care. Through innovative resources, industry collaborations and ongoing research, UnitedHealthcare is advancing health care transparency to help empower people make more informed health and wellness decisions.

Why Transparency Is Important

For too long, people have had limited access to information about the quality of their health care choices and the costs associated with visiting a doctor or hospital. This lack of transparency is costing the U.S. health care system billions of dollars, while leaving too many people in the dark.¹

Providing health care prices to consumers, health care professionals and other stakeholders could reduce U.S. health care spending by more than \$100 billion over the next decade.¹ When people are empowered with information about health care quality and cost, they may make more informed choices and save money.²

People are starting to take action: more than one-third (37%) of Americans say they have used the internet or mobile apps during the last year to compare the cost of medical services, more than double from 14% in 2012, according to the UnitedHealthcare Consumer Sentiment Survey.³

Helping Empower People

For more than a decade, UnitedHealthcare has created resources to help people comparison shop for health care based on quality and cost. Today, our customers and plan participants have access to more information about their health care options than ever before. Here's how UnitedHealthcare helps makes it possible:



By providing people with health care prices, health care professionals and other stakeholders could reduce U.S. health care spending **by more than \$100 billion over the next decade.**¹

Information At Your Fingertips



Innovation

UnitedHealthcare's mobile and online resources, including the UnitedHealthcare app and myuhc.com, offer people quality and cost information that is customized to their health plan and based on actual contracted rates with care providers and facilities.



Research

Through previous and future research initiatives, we are studying the use of transparency resources and their impact on people's behavior and health care costs. Our ongoing research will help provide the industry and policymakers with insights about patient behavior in a transparent health care environment.

Relevant Health Information

UnitedHealthcare is putting health information at its members' fingertips with personalized data and support through digital resources and apps.

Online Transparency Resources

An integrated online resource that provides personalized estimates with the goal of bringing ease and simplicity of comparison shopping to health care. UnitedHealthcare plan participants can use myuhc.com to:

- Access quality, cost and education resources in one online service that enables people to find and evaluate nearby health care professionals, including the ability to review patients' ratings for physicians.
- Review cost estimates for more than 820 common medical services across 600 episodes of care, providing a comprehensive view of what people should expect throughout the course of treatment.
- Obtain search results that denote highly rated physicians based on the UnitedHealth Premium® program, which evaluates approximately 380,000 physicians in 45 states on more than 220 performance measures and 75 conditions. Premium Care Physicians had 6% lower total cost of care than non-Premium Care Physicians.⁴
- Pay medical bills by credit card, debit card, health savings account or bank account transfer.

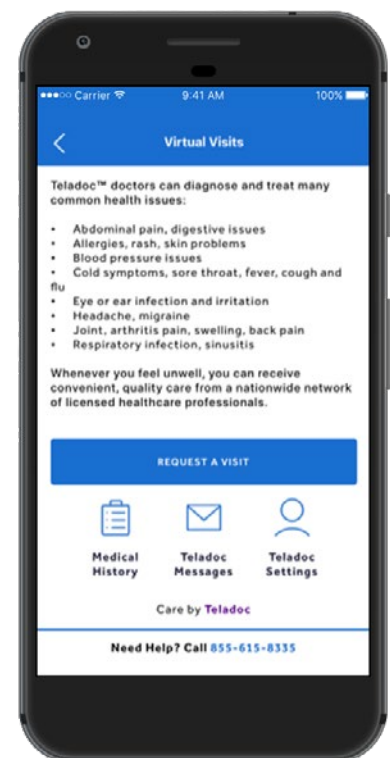


Available to more than
27 million
UnitedHealthcare plan
participants at myuhc.com
as part of their benefit plan.

UnitedHealthcare App

A mobile app for iPhone® and Android® devices that provides UnitedHealthcare plan participants with access to information about health care quality and costs. With the UnitedHealthcare app, people are able to:

- Comparison shop for more than 820 common medical services based on quality and cost, with estimates based on actual contracted rates with care providers and facilities.
- Manage prescriptions, find a pharmacy and handle mail-order medications, including the ability to access real-time pricing based on the member's specific formulary, drug plan coverage and accumulator.*
- Directly schedule and conduct a Virtual Visit with a doctor, accessing on-demand medical care 24/7.**
- Access their personal health plan details, including a digital copy of their ID card, and locate a network physician, hospital or medical facility.



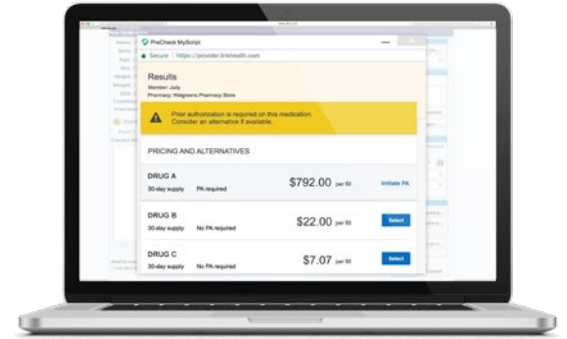
*These resources are available via a mobile website and not native within the UnitedHealthcare app.

** Additional out-of-pocket costs may be required for telemedicine services depending on the plan and any applicable state requirements.

PreCheck MyScript®

This digital innovation may help people save time and money at the pharmacy by enabling physicians to find the most effective medication while minimizing the patient's out-of-pocket costs. Through its integration into a physician's existing electronic medical record platform, this technology enables health care professionals to:

- Check in real time prescription coverage and price for UnitedHealthcare members with prescription coverage through OptumRx.
- Get information on lower-cost prescription alternatives, such as generics, or by changing the pharmacy selected to fill the prescription, helping members save an average of \$80 per prescription.⁵
- See which medications currently require a prior authorization, or are non-covered or non-preferred.
- Through the platform, over 30% of prior authorizations are initiated electronically or avoided all together.⁵



Helping People Find Quality Care

People who use UnitedHealthcare's online and mobile transparency resources are more likely to select health care providers rated on quality and cost-efficiency, according to a UnitedHealthcare study.

These resources helped people more frequently select quality health care providers across all specialties, including primary care physicians (7% more likely) and orthopedists (9% more likely).⁶



Helping People Save

People who use UnitedHealthcare's online or mobile transparency resources before receiving health care services pay 36% less than nonusers.²

UnitedHealthcare members collectively accessed more than \$10.9 billion in cost estimates during 2019 across our mobile and online transparency resources, up from \$5.5 billion in estimates in 2017.⁷



Access to Information

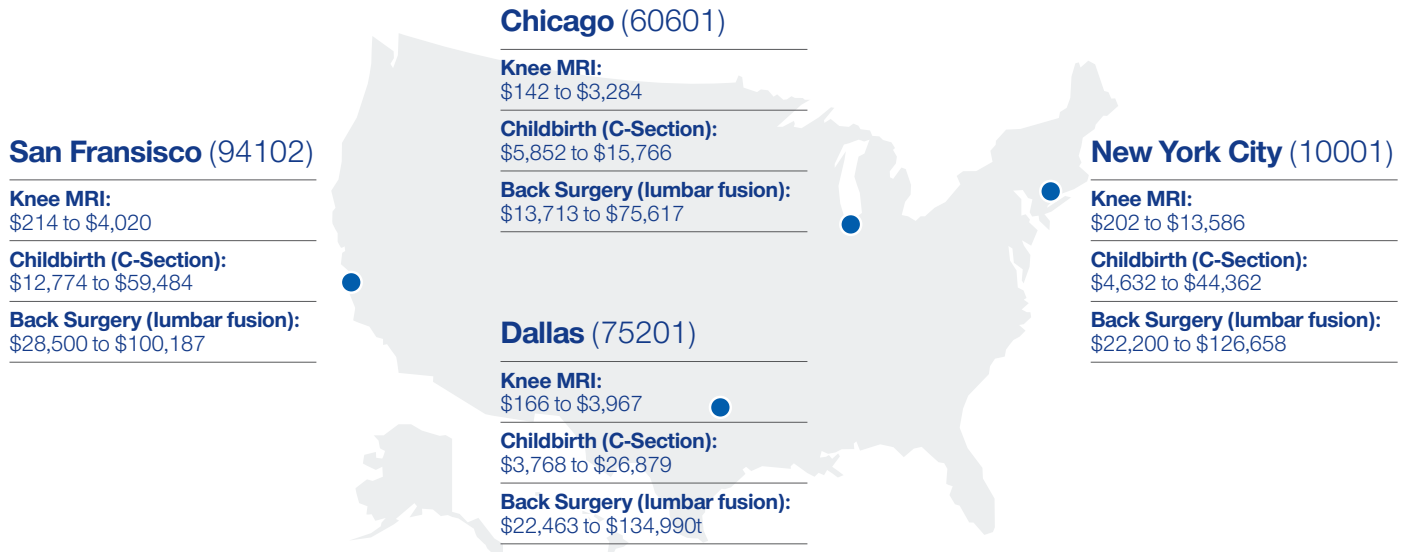
Anyone, regardless of their health plan, can visit uhc.com/transparency to access market-average prices for more than 820 medical services.



Health Care Costs Across the Country

There are significant price variations for health care procedures across the country, even though there is often little or no corresponding improvement in health outcomes for services performed by higher-priced care providers.⁸

UnitedHealthcare's online and mobile transparency resources help people find quality care and estimate the cost of common medical services.***



*** Cost range is based on providers within 25 miles of zip code (May 2020)

The Future of Health Care Transparency

UnitedHealthcare is helping build the future of health care transparency. In collaboration with members and other stakeholders, UnitedHealthcare continues to invest in tools, technologies and platforms to help make it easier for consumers to access and use health care information.

As we continue to gather feedback from consumers and employers, these resources will evolve to help enhance the experience, including new ways to incentivize people for accessing quality, cost-effective care.



For more information, visit uhc.com

¹ Gary and Mary West Health Policy Center study, Healthcare Price Transparency: Policy Approaches and Estimated Impacts on Spending, from May 2014 that quantifies the potential savings from state and federal policy initiatives.

² UnitedHealthcare analysis of claims data, 2016

³ UnitedHealthcare Consumer Sentiment Survey of more than 1,000 Americans, 2019

⁴ 2018 UnitedHealthcare Network (Par) Commercial Claims analysis for 169 markets. Rates are based on historical information and are not a guarantee of future outcomes.

⁵ Third party analysis of OptumRx claims data. July 2017 – November 2018 based on 2.6 million members, >110,000 providers, and 13.3 million transactions using PreCheck MyScript.

⁶ UnitedHealthcare study of more than 425,000 users and nonusers of the online service myHealthcare Cost Estimator from March 2012 to March 2013; high-quality care providers were determined based on the UnitedHealthcare Premium® physician designation program, a proprietary and exclusive analysis of care provider quality and cost-efficiency.

⁷ UnitedHealthcare internal analysis (2019)

⁸ Families USA report, Price Transparency in Health Care, 2014

* Features may vary depending upon the employer's health plan, administrative services provided by United HealthCare Services, Inc. or their affiliates. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

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