



THE PATH FORWARD TO A NEXT-GENERATION HEALTH SYSTEM

UnitedHealth Group is committed to a future where every person has access to high-quality, affordable health care that meets their unique health care needs and financial means.

That is why we are leading in the development of a next-generation health system in a socially conscious way – a system that increases access to care, makes care more affordable, enhances the care experience and improves health outcomes.

The following solutions build on the strengths of today's health care system and leverage innovative, proven, private-sector approaches and successful public-private partnerships to achieve a modern, high-performing, simpler health care system for all Americans.

Achieve Universal Coverage

The impact of COVID-19 and resulting economic instability has led to an increase in the number of uninsured individuals. As many as 35 million individuals may need health insurance coverage. UnitedHealth Group believes that all individuals should have access to affordable, high-quality health insurance coverage and supports strengthening and expanding existing coverage options to achieve universal coverage.

| 28M+ Uninsured individuals can be covered

Expand and Strengthen the Medicaid Program to Cover More Than 9 Million Additional Individuals

- Expanding Medicaid in the remaining 12 States to serve more than 2 million individuals.
- Passively enrolling eligible individuals into Medicaid to serve nearly 7 million individuals.
- Strengthening Medicaid by ensuring actuarially sound funding for more than 70 million beneficiaries.

Modernize Exchanges to Expand Coverage to More Than 9 Million Additional Individuals

- Passively enrolling individuals who are eligible for subsidies into Exchange plans – with an opt-out – to serve more than 9 million individuals.
- Extending the Federal age rating requirements from 3:1 to 5:1 will result in lower premiums to encourage younger, unsubsidized populations to enroll in Exchange coverage.

Enable More Choice in the Individual Market to Cover Nearly 10 Million Additional Individuals

- Empowering States to offer public and private coverage platforms will increase choice and competition and result in higher coverage levels.
- Modernizing high-deductible health plans by updating Federal laws that prevent coverage of high-value services before the deductible and funding Health Savings Accounts up to the maximum out-of-pocket limit will increase coverage value and improve access to affordable care.

Improve Health Care Affordability

The cost of health care in the United States continues to rise and per person spending on health care is at the highest level in history, exceeding an average of \$11,000 annually. We are focused on improving health care affordability with the goal of reducing health care cost trends nearer to general inflation.

| \$1.5T In Government savings can be achieved

Accelerate Value-Based Care to Lower Costs for Consumers and Government

- Transitioning to value-based arrangements for prescription drugs will lower consumer out-of-pocket costs by 28%, improve outcomes, and speed access to new curative therapies.
- Leveraging private-sector innovation and clinical expertise in Medicare and Medicaid Fee-for-Service programs will reduce Government spending by \$400-500 billion over 10 years.
- Building on the strength of Medicare Advantage through sustainable funding and increased flexibilities will ensure stability for more than 24 million beneficiaries who spend 40% less, on average, compared to Medicare Fee-for-Service.

Eliminate Surprise Billing to Reduce Premiums for Consumers and Employers

- Establishing a median in-network rate for out-of-network provider services will reduce premiums for consumers and employers by \$250 per person annually – \$40 billion nationally.

Shift More Care to Lower Cost Sites of Service to Reduce Consumers' Out-of-Pocket Costs

- Modifying Federal laws and regulations that restrict care to specific care settings will save over \$100 billion in Medicare over 10 years and lower health care costs for consumers while maintaining high-quality outcomes.
- Promoting benefit designs that reward physicians and consumers for choosing more efficient sites of care – including the home – will reduce consumers' out-of-pocket costs and the total cost of care.

Enhance the Health Care Experience

The health care system today is overly complex and challenging to navigate for both consumers and physicians. We are committed to creating a simpler, more transparent, engaging and profoundly more personal experience for consumers and physicians.

| 50K Physician shortage can be addressed

Increase Engagement in Health Care to Enable Consumer Empowerment

- Requiring commercial plans and the Medicare program to provide consumers with secure, easy-to-use digital tools that deliver personalized, timely, accurate and actionable cost and quality information will increase the likelihood they choose a higher performing provider by 10% and reduce costs by 35% on average compared to non-users.
- Allowing financial and benefit incentives for Medicare and Medicaid beneficiaries taking action on their health will reverse or delay disease progression, improve medication adherence by 10 - 45% to better manage disease, and increase beneficiary satisfaction.

Streamline and Standardize Quality Measurement to Improve Care and Reduce Physician Burden

- Establishing a single, national set of evidence-based care measures will provide the basis for sound clinical practice guidelines and eliminate 30% of unnecessary medical expenses.
- Promoting adoption of technologies that embed actionable clinical information in the physician workflow will increase the share of patients receiving evidence-based care from 55% today to closer to 100%.

Increase Workforce Capacity to Improve the Consumer Experience and Expand Access to Care

- Making permanent the flexibilities created during COVID-19 to practice telemedicine across State lines will improve access to preventive care and disease management and reduce delays in care.
- Amending Federal and State laws that limit advanced practice clinicians' scope of practice will bolster the primary care workforce to overcome the estimated shortage of 50,000 physicians.
- Investing in a diverse 21st Century workforce will reduce health disparities and improve consumers' access to personalized, culturally appropriate care.

Drive Better Health Outcomes

Sixty percent of Americans have chronic conditions and the number is expected to increase with the aging population. We believe the health system should improve care quality to reduce the burden of disease and drive better health outcomes for all Americans.

| 40% In lower costs with improved health outcomes can be achieved

Incenting and Compensating Providers for Cost-Effective, High-Quality Care

- Amending Federal laws and regulations to create more flexibility in value-based provider reimbursement models will achieve significantly lower rates of hospital admissions and re-admissions, and lengths of stay.
- Removing regulatory barriers in Medicare and Medicaid to implement a physician-designation program that financially rewards providers practicing high-quality and efficient care will reduce care complications and wasteful spending.

Reinventing Care Delivery to Prevent Chronic Disease and Address Health Disparities

- Ensuring Medicare and Medicaid adequately fund integrated medical, behavioral, and social determinants of health care models for individuals with multiple chronic conditions will improve health outcomes while lowering the total cost of care.
- Promoting the use of comprehensive, outcomes-based maternal care models in Medicaid will reduce health disparities and maternal mortality.

Empowering an Informed, Engaged and Aligned Health System to Reduce the Burden of Disease

- Deploying clinician training programs and plain language communications tools to address low health literacy will reduce Emergency Room visits by 10% and hospital admissions by 18%.
- Creating a single, regulatory framework applicable to health care, technology companies and others accessing patient data will better protect consumers' privacy and accelerate secure, bi-directional data flow to improve patient care.

UNITEDHEALTH GROUP

[UHG.com/ThePathForward](https://www.uhg.com/ThePathForward)

©2020 All Rights Reserved. Published 9/17/20