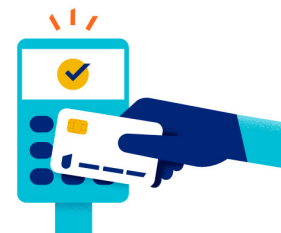


UnitedHealthcare is Helping over 5 Million Medicare Advantage Enrollees Reduce Financial and Food Insecurity to Improve their Health Outcomes

UnitedHealthcare (UHC) is addressing the financial and food insecurity of its Medicare Advantage (MA) enrollees by increasing their purchasing power and access to over-the-counter (OTC) wellness products, healthy food, and utilities – in order to **improve their health outcomes and reduce avoidable hospital inpatient admissions and emergency department visits. UHC delivers these benefits, which are not covered by Medicare fee-for-service, at no additional cost to the federal government through savings achieved by its MA plans.**¹

Enrollees, including those in MA's standard benefit plans and dual Medicare-Medicaid enrollees² (sometimes referred to as dual eligibles) in Special Needs Plans (SNPs),³ receive credits loaded quarterly or monthly onto UCards^{®4} – UHC identification cards with a purchasing function like a debit card. UHC members can use these credits in stores or online through a national network of over 60,000 retailers, including Walmart and Dollar General, to **ensure access among enrollees living in rural and lower-income areas.**



Over 7 million UHC MA enrollees nationally had access to credits in 2023 and 5.5 million used them to address health-related needs, including over 2 million who also met Medicaid's means-tested income and asset eligibility requirements.⁵ About 85% of these dual Medicare-Medicaid enrollees have annual incomes below \$20,000,⁶ and many have permanent physical disabilities, mental health conditions, and intellectual impairments that require long-term services and supports.

Enrollees with Access to Credits, by Type of MA Plan	Enrollees Using Credits	Eligible Expenses	Average Annual Value of Credits
4.8 million enrollees in standard MA Plans	3.1 million (64% of those eligible)	<ul style="list-style-type: none"> • OTC wellness products, such as <ul style="list-style-type: none"> • Vitamins • Pain relievers • Cold remedies • First aid 	\$232
259,000 enrollees in Chronic Condition SNPs (C-SNPs)	192,000 (74% of those eligible)	<ul style="list-style-type: none"> • OTC wellness products • Healthy foods, such as <ul style="list-style-type: none"> • Fruits & vegetables • Milk & eggs • Meat & fish 	\$708
2.4 million Medicare-Medicaid enrollees in Dual Eligible SNPs (D-SNPs)	2.2 million (91% of those eligible)	<ul style="list-style-type: none"> • OTC wellness products • Healthy foods • Utilities, such as <ul style="list-style-type: none"> • Water & sanitation • Electricity & natural gas • Phone & internet 	\$2,244

Citations and Notes

- 1 UnitedHealth Group, "Medicare Advantage Costs the Federal Government Less than Medicare FFS and Provides \$60 Billion Annually in Additional Value through Lower Out-of-Pocket Costs and Additional Services," June 2024.
<https://www.unitedhealthgroup.com/content/dam/UHG/PDF/2024/2024-06-uhg-ma-value-to-federal-government.pdf>
- 2 Dual Medicare-Medicaid enrollees are enrolled in both Medicare and Medicaid. They are eligible for Medicare by virtue of their age or disability, and for Medicaid by virtue of their incomes and assets. Medicare is the primary payer for acute and post-acute care services. Medicaid wraps around Medicare by paying for Medicare premiums and cost sharing in most cases, and by covering some services that Medicare does not, such as long-term services and supports. See: Medicare-Medicaid Coordination Office, Centers for Medicare & Medicaid Services (CMS), "Fiscal Year 2023 Report to Congress," April 2024.
<https://www.cms.gov/files/document/mmco-report-congress.pdf-0>
- 3 Special Needs Plans (SNPs), established by the Medicare Modernization Act of 2003 (MMA), are Medicare Advantage coordinated care plans designed to provide targeted care and services to individuals with unique needs. See: CMS, "Special Needs Plans," Accessed October 15, 2024.
<https://www.cms.gov/medicare/enrollment-renewal/special-needs-plans>
- 4 The UnitedHealthcare (UHC) UCard® serves as a member ID and a debit card loaded with credits that members can use to purchase over-the-counter products, food, and/or utilities, depending upon eligibility. See: UHC, "Easy-to-use UCard, only from UnitedHealthcare," Accessed October 15, 2024.
<https://www.uhc.com/medicare/shop/ucard.html>
- 5 UHC 2024 analysis of 2023 utilization data. Enrollees eligible for, or using, credits at any time during 2023 are included. Some individuals who were enrolled in more than one type of SNP over the course of 2023 may be counted more than once.
- 6 Pena, M.T. et al., "A Profile of Medicare-Medicaid Enrollees (Dual Eligibles)," KFF, January 2023.
<https://www.kff.org/medicare/issue-brief/a-profile-of-medicare-medicicaid-enrollees-dual-eligibles/#:~:text=Almost%20one%20in%20ten%20Medicare,on%20account%20of%20administrative%20burdens>