

UnitedHealthcare's Level2[®] Care Initiative: Empowering Individuals with Type 2 Diabetes to Improve their Health by Meaningfully Reducing Blood Glucose Levels

An estimated 34 million adults in the U.S. have type 2 diabetes,¹ which is often associated with family history and lifestyle factors, such as smoking, physical inactivity, and being overweight or obese.² Many people living with type 2 diabetes are at higher risk for serious health complications, including kidney disease, heart disease, stroke, nerve damage, and amputations,³ and are more likely to develop cognitive impairment and dementia.⁴ Type 2 diabetes is a leading cause of death and the leading cause of new cases of blindness.⁵

Type 2 diabetes results in millions of emergency room visits and hospital stays each year.⁶ **Total annual costs for people diagnosed with type 2 diabetes are an estimated \$400 billion, including \$300 billion in direct medical costs and \$100 billion in lost productivity due to illness, disability, and premature mortality.**⁷

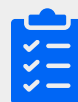
Although diabetes is often chronic and progressive, it does not have to be. With appropriate treatment and management, many patients with type 2 diabetes can become healthy again.^{8,9,10} Individuals who learn how to consistently regulate their blood glucose levels by eating a healthy diet, exercising regularly, and achieving and maintaining a healthy weight can reduce their reliance on diabetes medications,^{11,12} while limiting the condition's progression and reducing the likelihood of future adverse health impacts. For many individuals, diabetes remission may be achievable, and it can be possible to remain in remission with reduced or without glucose-lowering pharmacotherapy due to advances in treatment.¹³

UnitedHealthcare's (UHC's) Level2 program prioritizes participant learning, engagement, and lifestyle changes.

Level2 supplements existing care management offered by UHC's employer plans to provide a tailored program for commercially insured individuals with type 2 diabetes who choose to participate. Level2 helps participants make lifestyle changes to achieve clinically meaningful improvements in their health trajectories by providing patient education, support, and care management, including:



Deploying care teams consisting of physicians and nurse practitioners with expertise in Endocrinology and Obesity medicine, nurses credentialed in Diabetes Self-Management Education and Support (DSMES), registered dietitians, and lifestyle coaches.



Individualizing goals and supports to reflect participants' health and personal preferences and help manage their type 2 diabetes.



Providing Continuous Glucose Monitors (CGMs)¹⁴ for participants.



Optimizing type 2 diabetes care based on participants' needs.









Providing high-touch, personalized support to participants through talk, text, and video chats.



Helping participants manage blood glucose levels according to American Diabetes Association guidelines.¹⁵

Level2 care teams track blood glucose data sent electronically from participants' CGMs and, in collaboration with participants' health care providers, use data and participant-reported symptoms and activity to:

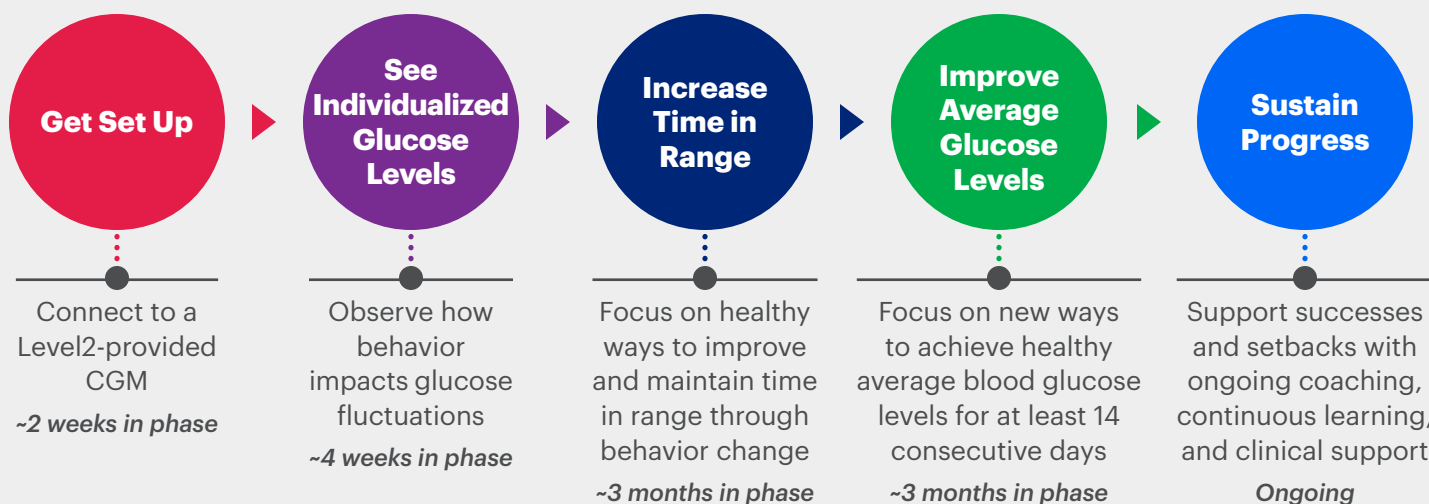
-  Provide estimated blood glucose readings to participants' phones in real time via the CGM app, enabling them to see and understand how everyday personal actions impact blood glucose levels;
-  Help participants identify and modify foods, stressors, exercises, therapies, and sleep patterns that cause glucose spikes and drops;
-  Set realistic and actionable goals that consider which glycemic targets can be safely achieved;
-  Improve blood glucose levels using a combination of clinically proven testing approaches;¹⁶
-  Ensure open and effective communication with participants' medical providers; and
-  Support participants' ongoing successes over their long-term enrollment in the program.

CGMs send data to participants and care teams, creating a communications and behavioral feedback loop that supports participant self-management



Level2 participants progress through five program phases, each with a distinct goal, to provide them with a better understanding of fluctuations in their blood glucose levels and, ultimately, to help sustain behaviors that may enable them to achieve healthier and stable glucose levels.

Level2 Participants Progress through Five Program Phases¹⁷



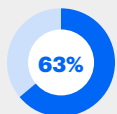
Level2 uses estimated A1C levels alongside CGMs to support patients in reaching their goals. A1C tests measure the percentage of hemoglobin with attached glucose, which can damage blood vessels and nerves at high levels. Routine A1C monitoring helps participants and their providers measure fluctuations along the A1C blood level continuum:

- From diabetes at A1C levels of 6.5% or higher
- To prediabetes at levels below 6.5% and as low as 5.7%
- To healthy levels of less than 5.7%

For many individuals with type 2 diabetes, even at elevated A1Cs, achieving stability is a measure of success in managing health and future risks.^{18,19,20} **Each one-point decrease in A1C levels reduces the risk of long-term health complications by up to 40 percent.**²¹



Level2 is helping participants with type 2 diabetes take charge of their health and maintain lower blood glucose levels for multiple years. Among participants with a starting A1C level above 7.0, **73 percent had clinically meaningful improvement**, with an average reduction in A1C of 1.4 percentage points after one year and continuing after two years.²²



Among Level2 participants with at least 60 days of engaged participation, **63 percent experienced stable or improved A1C levels**, including:²³

- 29 percent with stability or an improvement up to 0.5 percentage point
- 18 percent with an improvement between 0.5 and 1 percentage point
- 16 percent with an improvement of more than 1 percentage point



Value-Based Pricing Guarantee

The **Level2 Assured Value Program** guarantees **that participating employers with more than 125 covered employees get refunded if program fees are more than total medical and pharmacy savings, further incentivizing UHC's care teams to actively support program participants.** Employers can realize additional benefits when employees are healthier, increase their productivity, and take fewer days off work.

Participation in Level2 is increasing in commercial plans as it improves the lives of participants with type 2 diabetes by promoting wellness and participants' self-management to maintain lower glucose levels, prevent or delay disease progression, and potentially achieve remission.

Policymakers can build on the success of commercial health plans and help improve health outcomes for Medicare Advantage, Medicaid, and Marketplace enrollees by giving participating health plans greater flexibility to empower individuals to take steps to improve their own health.

Citations

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In adults, type 2 diabetes accounts for approximately 90 to 95 percent of all diagnosed cases of diabetes.
- 2 National Institute of Diabetes and Digestive and Kidney Diseases, "Symptoms & Causes of Diabetes," National Institutes of Health, Accessed February 2025.
<https://www.niddk.nih.gov/health-information/diabetes/overview/symptoms-causes#type>
- 3 CDC, "Put the Brakes on Diabetes Complications," May 2024.
<https://www.cdc.gov/diabetes/prevention-type-2/stop-diabetes-complications.html>
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<https://www.sciencedirect.com/science/article/abs/pii/S1568163719300157?via%3Dihub>
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<https://www.cdc.gov/diabetes/php/data-research/index.html>
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- 6 CDC, "National Diabetes Statistics Report," May 2024.
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- 7 Parker, E.D. et al., "Economic Costs of Diabetes in the U.S. in 2022," *Diabetes Care*, January 2024.
<https://diabetesjournals.org/care/article/47/1/26/153797/Economic-Costs-of-Diabetes-in-the-U-S-in-2022>
In the cited source, economic costs refer to individuals with both type 1 and type 2 diabetes. In adults, type 2 diabetes accounts for approximately 90 to 95 percent of all diagnosed cases of diabetes. Indirect costs represent an estimate of lost productivity from work-related absenteeism, reduced productivity at work and at home, unemployment from chronic disability, and premature mortality. Underlying data are for 2022.
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- 9 Gregg, E.W. et al., "Impact of remission from type 2 diabetes on long-term health outcomes: findings from the Look AHEAD study," *Diabetologia*, January 2024.
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- 14 National Institute of Diabetes and Digestive and Kidney Diseases. "Continuous Glucose Monitoring," National Institutes of Health, Accessed February 2025.
<https://www.niddk.nih.gov/health-information/diabetes/overview/managing-diabetes/continuous-glucose-monitoring>
CGMs are sensors inserted under the skin, often on the belly or arm, to estimate the glucose level in the fluid between the cells. CGMs have transmitters that send information wirelessly to participants' smartphones or other receivers.
- 15 American Diabetes Association Professional Practice Committee, "Standards of Care in Diabetes—2024," *Diabetes Care*, January 2024.
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For many people with diabetes, glucose monitoring, either using BGM by capillary (finger-stick) devices or CGM in addition to regular A1C testing, is key for achieving glycemic goals.
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- 23 UHC 2025 analysis of 2019 to 2025 Level2 continuous glucose monitor data. Study sample includes Level2 participants from all employer customers whose contracts with UHC allow research.