

Advancing Health Equity to Improve Outcomes



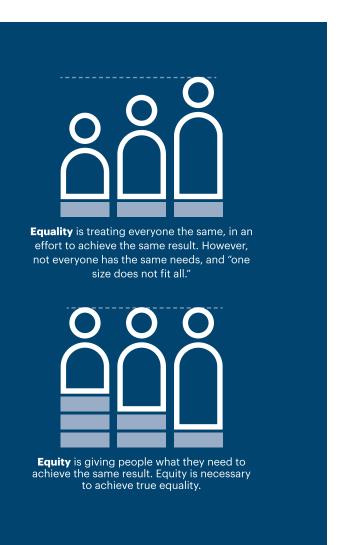
Advancing Health Equity to Improve Outcomes

What is health equity?

Health equity means helping people live their healthiest lives by giving them the care and support they need to achieve optimal health. This also means eliminating inequalities, or unfair differences, in how people access and receive health care.

Also known as health disparities, these inequalities can be based on a person's:

- Race
- Ethnicity
- Language
- Income
- Disability
- Sexual orientation
- · Gender identity



Why does health equity matter?

Health equity is needed before attaining true equality to ensure everyone has access to the health care they need and deserve. To support whole-person health and provide affordable care through a personalized experience, we need to address both the cultural and social barriers that may get in the way of receiving the best possible care. Additionally, according to one study, eliminating racial/ethnic health disparities would reduce health care costs by \$230 billion and indirect costs of excess disease and mortality by more than \$1 trillion over four years.

What is UnitedHealth Group doing to advance health equity?

Our mission is to help people live healthier lives and make the health system work better for everyone. For more than two decades UnitedHealth Group has led efforts to identify, address and monitor health disparities, and collaborate with community organizations and national partners dedicated to health and wellness. We are using our organizational assets, capabilities and market footprint to further health equity. While we have made measurable progress, there is more to be done.

To advance this effort, we are working across UnitedHealth Group and our businesses, UnitedHealthcare and Optum, to:

- Deliver personalized care based on individual needs
- Promote equity and diversity in the health care workforce
- Improve health of underserved communities
- Leverage data and emerging analytics to address disparities in care

UnitedHealth Group is committed to enabling and delivering equitable care to improve health outcomes for all.

Delivering Personalized Care Based on Individual Needs

Addressing Health Equity for Our Members and Patients

Different communities have different needs, so we must meet the unique needs of members and patients by providing care and services tailored to each individual.

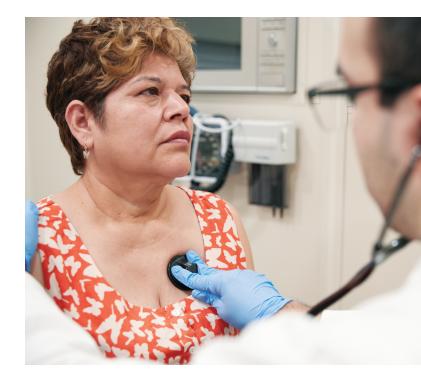
Research shows that race and ethnicity may affect the risk for certain diseases. We encourage our members to self-report data on their race, ethnicity and language as part of standard enrollment. This allows us to better serve our diverse members by customizing programs and services that reflect their cultural and language needs.

In 2010, we established the Health Equity Services Program to spur internal innovation around health equity. The initiative has identified opportunities to better understand our members' unique needs, identify gaps and deliver new tailored solutions.

Through the Health Equity Services Program, UnitedHealth Group has:

Developed health disparities action plans for all
 UnitedHealthcare Community & State health plans that focus
 on health measures and populations that need improvement.
 For example, UnitedHealthcare identified gaps in care
 among Medicaid enrollees for postpartum care and
 designed culturally and regionally tailored interventions in
 Hawaii, Michigan and Ohio using community health workers
 to evaluate and assist members with their unique needs.
 These activities included local primary care and obstetric
 nurse partnerships, home visits and care coordination. As a
 result of these efforts, we reduced disparities in timely
 postpartum care for Black women by 42.4% in Michigan,
 83.2% for Black women in Ohio and 40.3% for rural women in
 Hawaii between 2018 and 2019.





- Launched health equity education for employees and providers. In order to give the best care to individuals with diverse backgrounds, it's important to recognize and understand how health disparities can affect an individual's values, learning and behavior. We created an industry-leading, no-cost, accredited education series to promote health equity and the elimination of health-related disparities associated with access to care, use of care, presence of disease and health outcomes. The three-part series on the OptumHealth Education website available to all employees and providers informs learners about cultural health disparities and the skills needed to work toward health equity.
- Developed initiatives addressing disparities in maternal mortality. These initiatives address disparities in avoidable adverse maternal health outcomes associated with childbirth. This includes the "Addressing Maternal Mortality" training in partnership with Morehouse School of Medicine, March of Dimes and the Centers for Disease Control & Prevention to provide maternal mortality facts and figures, maternal care delivery best approaches and the impact of implicit bias. The training is available on the OptumHealth Education site to internal and external participants.

Other initiatives throughout the organization to raise awareness for improved maternal health include:

- Pregnancy.org, a no-cost maternal online community forum Optum created in 2001, featuring clinically based maternal health and lifestyle information at a website that works to support all women, especially low-income women and women of color, and help raise awareness to reduce the mortality gap present as women of color are more likely to die in childbirth versus white women.
- A partnership launched in 2016 with CelebrateOne, a community engagement initiative led by Columbus Public Health and the Greater Columbus Mortality Task Force. The \$1.7 million grant from the United Health Foundation helps provide training to community-based caregivers to conduct outreach, build trust and reduce barriers to care. Since the initiative's launch, it has helped to reduce the risk for increased rates of chronic morbidity and infant mortality across metro Columbus. The grant has resulted in more than 87 local residents' successful completion of the Community Health Worker certification program through The Ohio State University College of Nursing, surpassing the initial goal of 72.





Recognizing the unique needs and perspectives of our Lesbian, Gay, Bisexual, Transgender and Queer members and patients. To ensure we are building an inclusive culture and providing the best care for the LGBTQ+ community, we've:

- Established an LGBTQ+ Health Equity Council within Optum focused on enhancing our support for our LGBTQ+ patient population. The Council has helped teams navigate sex/gender classifications and provided guidance on internal and external communication materials, including building transgender health policies.
- Launched a Transgender Taskforce, which helped create the basis for the inclusion of a transgender area of expertise in UnitedHealthcare clinical and behavioral health provider searches. The taskforce is also exploring the impact the emerging nonbinary identity has on our members and providers an area where there is currently no clinical guidance and only limited medical research.
- Provided our LGBTQ+ members a safe place to connect, share and support each other through the Virtual LGBTQ+ Support Group launched within the existing Rally Health online community. Within six months of the forum's early 2020 launch, more than 500 people have enrolled to participate in the community across more than 20 discussion threads to show their pride, discuss relevant community topics and share personal stories.

Promoting Equity and Diversity in the Health Care Workforce

Encouraging Employee Equity and **Diversity**

At UnitedHealth Group, we celebrate our people, ideas and experiences — creating a team as diverse as the people we serve and a culture where all team members are appreciated, valued and able to reach their full potential. We believe supporting human rights is core to advancing our mission and are committed to advancing a company culture that embraces inclusion, diversity, innovation and growth, while upholding the highest ethical standards in the way we operate internally and externally.

To build stronger relationships and achieve more meaningful results, we must build a workforce and culture that reflects the people we serve. To achieve this, UnitedHealth Group is focused on enabling a more diverse health workforce, addressing inequities in the health care system and advancing equity through business practices.

We have taken several steps as part of our ongoing journey toward equity:

 UnitedHealth Group Chief Executive Officer Dave Wichmann signed the CEO Action for Diversity & Inclusion™, joining more than 1,000 CEOs of the world's leading companies and business organizations committed to advancing workplace inclusion and diversity.

- We named a chief inclusion and diversity officer and created a Center of Excellence to help activate our culture and drive our inclusion and diversity initiatives through our internal business councils and partnerships with local, regional and national like-minded organizations.
- We stood up culture, inclusion and diversity councils to create strategies focusing on three key priorities — diverse leadership advancement, reducing the impact of unconscious bias, and improving health equity and equitable access — in addition to being stewards and champions of our servant-leader culture.
- We continue to evaluate pay equity in several respects, including by gender, ethnicity and race, while ensuring a living wage for all our employees.
- UnitedHealth Group is continuing to develop strategic
 partnerships with organizations that help us advance our
 goals, including AARP, Advancing Minorities' Interest in
 Engineering, Executive Leadership Council, Human Rights
 Campaign Foundation, INROADS, LGBT Reaching Out MBA
 (ROMBA) Marketing trek, Management Leadership for
 Tomorrow, National Black MBA Association and Prospanica.
 Our partners help us attract talent, better support and engage
 with diverse communities and provide resources where they
 are most needed through board leadership and participation.

Inclusion and Diversity Programs and Initiatives

Education:

A dedicated inclusion and diversity learning system is available to all UnitedHealth Group employees, offering information and resources to help build greater knowledge of inclusion and diversity, create personal connections and develop new skills. Key topics include unconscious bias; allyship; dimensions of diversity, including race and ethnicity; and an inclusive-leader framework.

United We Belong — Celebrating Connections:

A monthly educational series is offered to employees to celebrate and honor different cultures, perspectives and history, helping us connect with each other on a deeper, more compassionate level and better understand the impact our history has on the realities we experience today.

Connecting Communities:

We are committed to finding modern ways to connect and engage diverse communities across our company. We are currently testing a digital platform to enable team members to connect, share experiences, support one another and collaborate in ways that celebrate diversity and provide a sense of belonging and inclusion.

Business Action Planning:

Our businesses drive progress and impact by creating customized plans using the Business Opportunity Assessment Tool. The tool uses external global diversity and inclusion benchmark practices to help determine the priority actions needed to integrate culture, inclusion and diversity, and social responsibility in our business and people processes.

Building a Diverse Health Workforce

The nation is projected to face a shortage of doctors as more Americans reach retirement age. We are also seeing a low number of diverse physicians in the field. Last year, only 3.8% of doctors identified as Hispanic, Latino or of Spanish origin and 2.6% identified as Black or African American. Further, only 4% of behavioral health providers are African American.

Greater diversity among health professionals, and the unique perspectives it brings, can help improve communication, health outcomes and health care delivery, while reducing health disparities — particularly in underserved communities. That is why we are working to cultivate a health care workforce that reflects the growing diversity of our population to ensure that all communities receive the highest quality care.

- The United Health Foundation is nurturing the 21st century health workforce through the Diverse Scholars Initiative, which since 2007 has provided more than \$23 million to fund nearly 3,000 scholarships for undergraduate and graduate students of color pursuing careers as primary care health professionals.
- UnitedHealth Group welcomes more than 400 interns a year in partnership with INROADS and other partners focused on placing diverse interns in impactful positions. In addition to their business roles, interns this summer engaged in a health equity challenge to serve African American communities more effectively.
- Our Disability Inclusion Internship Program has evolved and grown since its launch in 2018. The program is a collaborative initiative between UnitedHealth Group and the National Employment Team that serves as a conduit to local vocational rehabilitation centers and community resource partners across the country. The program is providing interns with disabilities in Minneapolis and San Antonio meaningful employment opportunities to enhance their professional skills in a corporate setting with the potential to turn into a permanent role within the organization.

According to the National Academy of Sciences, while underrepresented minority groups comprised 28.5% of the national population, they represent just 9.1% of college-educated Americans in science and engineering occupations.

 UnitedHealth Group established an \$8.25 million partnership with the Atlanta University Center Consortium, which includes Morehouse School of Medicine, to train and prepare the next generation of data scientists.



- Through a three-year, \$1.6 million grant partnership launched in 2018 with the University of North Carolina at Chapel Hill, the United Health Foundation is helping to provide access to health informatics training through summer "boot camps" attended by undergraduate historically Black colleges and universities (HBCU) students. The "Project ENABLE" initiative delivers high-quality biomedical and health informatics training, focusing on undergraduate students of color considering health informatics careers, and working professionals needing to advance their health informatics skills. Nine students took part in the boot camp program in its second year, completing projects where they applied analytics techniques to real-world health care issues.
- Optum collaborated with Dream Corps TECH to increase diversity in the tech industry by cultivating future tech leaders and entrepreneurs from underrepresented backgrounds. Through a corporate cohort program, five Minneapolis and St. Paul area African American residents participated in eight weeks of training and customized curriculum. The residents are now working as full-time software engineers in Optum Technology and will continue to receive technical training, mentorship opportunities and career progression support.
- Optum launched a volunteer science, technology, engineering and mathematics (STEM) program last year to support students underrepresented in health technology. Through the program, students across the country are introduced to STEM activities in schools, such as the AI Racing Leagues that challenges students to use artificial intelligence (AI) to power race cars. The Optum Technology STEM program has already reached more than 7,000 students at 103 schools.

Improving Health of Underserved Communities

Addressing Social Determinants

Individual health is deeply influenced by external factors, including the environment, housing and employment. Social factors, or social determinants of health, have a profound impact on one's ability to practice and maintain healthy behaviors. To help inform areas of focus, we hold community meetings to hear directly from citizens and stakeholders so we can identify and address the biggest challenges. By partnering with various community-based organizations nationwide, we are working together to expand access to care and address the social determinants of health for underserved and uninsured individuals and families.

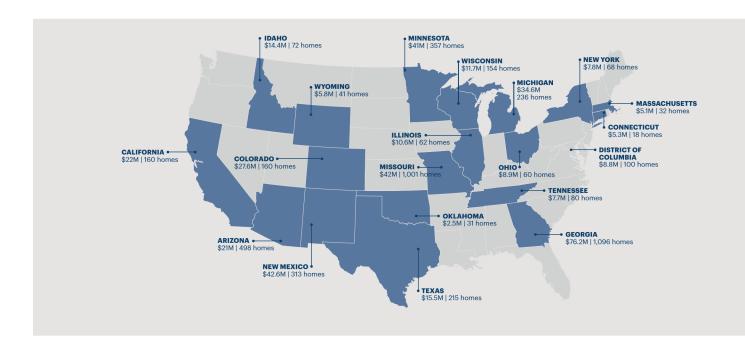
- Since 2000, the United Health Foundation and the UnitedHealthcare Children's Foundation have contributed more than \$1 billion to communities nationwide. Through our collaborations and grant-making activities, we are connecting individuals to quality care; improving the care experience; helping children, seniors and vulnerable populations achieve better health; and shaping the future health workforce.
- In the last three years alone, UnitedHealthcare invested \$28.3 million in Empowering Health charitable grants to reach more than 1.8 million people through partnerships with community-based organizations in 23 states that address such key challenges as food insecurity, social isolation, behavioral health needs and vision care needs.

Optum's pro bono initiatives are now focused exclusively on health equity projects. This year, Optum committed \$1 million in pro bono services in partnership with John Muir Health to address health and wellness needs in California's Bay Area. Over the next three years, Optum employees will volunteer professional expertise and services to support 17 community-based organizations in the Contra Costa, Northern Alameda and Tri-Valley counties. Efforts will support organizations providing critical services to the community to reduce food insecurity, increase access to behavioral health programs and support economic security.

Access to Safe and Affordable Housing

Nearly 15 million Americans lack access to stable housing. Unaffordable housing can prevent families from meeting other needs like health care. This financial burden can be particularly significant for low-income families.

• Since 2011, UnitedHealth Group has invested more than \$500 million in 83 affordable-housing communities across the United States, building more than 4,670 new homes for seniors, veterans, individuals with disabilities and those struggling with homelessness (see map below), and providing more than \$27 million in below-market-rate loans to expand the supply of affordable housing.



Access to Nutritious Food



Food insecurity affects one in nine (37 million) Americans.

- Mid-South Food Bank, a Feeding America affiliate food bank, used a \$500,000 Empowering Health grant to purchase two Nutrition on Wheels refrigerated mobile pantry trucks and three refrigerator/freezer units for school-based food pantries. The Nutrition on Wheels trucks visit medical clinics and senior centers that serve uninsured and underserved Memphis residents to distribute fresh and healthy food to people who need it the most. These efforts have made it possible for Mid-South Food Bank to provide more than 260,000 meals to residents of Memphis and surrounding areas.
- Optum partnered with Wider Circle and Helping Hands Community to launch the Community Food Circle initiative to bring food to its most vulnerable communities in California's Los Angeles County. As part of this service event, Uber drivers delivered food free of charge to an estimated 7,000 Optum patients across the county.
- The United Health Foundation teamed up with the Whole Kids Foundation to increase access to nutritious foods for kids in Memphis and New Orleans. Fifty-five school and youth organizations were able to build or expand existing school gardening programs and educational resources to provide young people with the knowledge to make healthy food choices.

Since 2018, UnitedHealthcare-supported food banks have distributed **more than 47 million meals** to communities where we live and work.





Access to Care and Services in Rural Communities

Sixty-two million Americans live in areas that are underserved by primary care physicians. We are committed to assuring people in rural or underserved communities have health care access that is equal to the health care access people in metropolitan areas experience.

- In Navajo Nation, Shiprock, New Mexico, care coordinators work individually with members to help them navigate clinical and nonclinical services. An on-site resource facility was also established to help address gaps in health services where members, most of whom are Medicaid beneficiaries, can access information about their health benefits and learn more about social services from UnitedHealthcare staff. As a result, access and utilization disparities were narrowed for these members.
- The United Health Foundation is collaborating with the Cankdeska Cikana Community College to expand access to culturally competent substance misuse treatment and recovery services for Native Americans of North Dakota's Spirit Lake Nation. Members of the community ranked access to substance abuse treatment facilities as the No. 1 community health care need. The three-year, \$1.2 million grant partnership is supporting the construction and launch of Tiospaye Okciyapi Tipi (home or place for families helping families). Working with the Spirit Lake Recovery & Wellness Program, a former group home will be converted into a 15-bed residential substance abuse treatment center for adults in the community. The center will serve as the only residential treatment facility in the area that is accessible to those outside the local law enforcement system.

Fighting COVID-19 in Hard-Hit Communities

UnitedHealth Group has taken many actions to help make a meaningful difference in the fight against COVID-19 and support our team members, customers, members, patients and others. For example, the company has invested more than \$100 million to assist those directly impacted by the pandemic, including health care workers, hard-hit communities, older adults and people experiencing homelessness and food insecurity. UnitedHealth Group has also waived all consumer COVID-19 diagnostic and treatment costs and provided more than \$1.5 billion to directly support members affected by the pandemic in the form of credits and waived cost sharing for health care.



Research has shown that African American, Hispanic and low-income communities are disproportionately affected by the pandemic. We are fighting COVID-19 and supporting these communities by providing:

- COVID-19 testing and preparation for vaccination —
 Working with partners in California, Illinois and Indiana to
 identify and place testing sites in areas of need, with a
 focus on communities of color most impacted by the virus.
 Establishing a new partnership with UChicago Medicine to
 support efforts with its community health partners in
 testing up to 1,000 residents a day. Deploying a mobile
 clinical network to offer infection testing, as well as
 antibody testing and vaccination in the future.
- Tracking and monitoring Using and adapting our COVID-19 Medical Intelligence Tool to help identify and target hot spots that show communities with inadequate resources and high risk.
- Chronic disease management Using community health workers to perform culturally and linguistically appropriate outreach and education through use of telehealth technology and tools to improve chronic disease health outcomes in vulnerable populations.
- Care for those most vulnerable Deploying a Collaborative Improvement and Innovation Network learning system to address disparities in nursing homes.
- Increased telehealth support Accelerating adoption of telehealth for communities at risk by supporting access to the internet and offering on-site logistical telehealth implementation support to key primary care and behavioral health providers.

- Connection to resources Offering support for all communities through the free 24/7 Optum Emotional Support Help Line.
- Community collaboration Launching \$6.3 million in Empowering Health local grant partnerships to help ease the burden and aid in recovery from the effects of the pandemic.
- A pilot of a mobile and local testing program Working with local partners to provide testing and wraparound services, including food, health and safety kits, and education designed to meet the unique needs of disadvantaged communities in Los Angeles, Orleans Parish and Philadelphia.

Enabling Telehealth Care for Women in Need

With an \$80,000 Empowering Health grant, the Preeclampsia Foundation is supporting the immediate needs of pregnant and postpartum women who are currently homebound because of COVID-19. **More than 2,000 blood pressure cuff kits** are being provided to women in areas with high levels of health disparities in Orleans Parish, Philadelphia and Navajo County in Arizona.

Leveraging Data and Emerging Analytics to Address Disparities in Care

Conducting Timely Research and **Outreach**

Across UnitedHealth Group, we perform research and analysis that incorporates data from all communities to inform guidelines, training materials, standard processes and tools that drive the use of advanced analytics and emerging technology to better address health inequities.

Our Research & Development health equity work spans a number of areas and is continuously evolving to help modernize medical research through inclusive, well-designed clinical trials. We are focused on people who have been underrepresented or underserved in medical research, including populations of color, pregnant women and children.

Examples of the research and analysis work taking place across our organization include:

- Engaging an Optum emerging technology and AI task force focused on implementing guidelines, processes, assessment technology and tools to ensure all analytic and AI products are reducing disparities and bias.
- Partnering with the Morehouse School of Medicine to improve access to digital tools for underserved communities. The goal of the United Health Foundation's 3-year, \$1.1 million grant partnership with Morehouse, launched in October 2019, is to facilitate increasing usage of digital tools and technologies for primary care providers and underserved patients across the Southeast, which will improve outcomes, lower costs and lead to better patient experiences.
- Studying the effect of sickle cell trait, which is prevalent in as many as 10% of African Americans, on COVID-19.
- Piloting a virtual, group prenatal care platform to prevent preterm births, including among African American women, and scaling to a service for Medicaid populations.
- Researching blood sugar trends during pregnancy by using continuous glucose monitors to better predict gestational diabetes and corresponding health risks.
- Soon offering virtual behavioral health and resiliency support through a platform specifically designed and tailored for health care workers, parents and children as mental health experts anticipate acute stressors, post-incident experiences and potentially long-term post-traumatic stress responses as a result of COVID-19.

Driving Action Through Data

Since 1990, the United Health Foundation's America's Health Rankings® has provided an analysis of national health on a state-by-state basis by evaluating a historical and comprehensive set of health, environmental and socioeconomic data to determine national health benchmarks and state rankings.

By identifying health inequities at the national and state level — and among gender, age, race/ethnicity, education and income groups — America's Health Rankings serves as a resource for key public health stakeholders and policy makers to use data to drive action and build healthier communities. For example, since 1990 we have reported infant mortality rates. In 1994, the National Institute of Child Health and Human Development launched the "Back to Sleep" campaign, and since then, sudden infant death syndrome decreased by 65%.



- Conducting a study through OptumInsight to explore the impacts of race/ethnicity and comorbidities on COVID-19-related outcomes and determine if comorbidity profiles of non-Caucasian populations put them at increased risk for COVID-19 infection or more severe disease. The study is also examining whether non-Caucasian patients present for treatment later in the course of their COVID-19 illness, resulting in more resource-intensive treatment and higher risk of mortality.
- Made recommendations to the Centers for Medicare & Medicaid Services to expand the dialogistic code set (ICD-10) to include social determinants, such as food insecurity and lack of transportation, utility and telephone assistance.
- Influencing the marketplace through our advocacy and public policy efforts.



Recognitions by the Community

- Honored with the CMS 2020 Health Equity Award for efforts to reduce disparities in maternal health.
- Earned Multicultural Health Care Distinction in several Medicaid Health Plans. The National Committee for Quality Assurance awards distinction to organizations that meet or exceed its rigorous requirements for multicultural care.
- Earned a 100% rating for the second year in a row as one of the best places to work for LGBTQ equality in the Human Rights Campaign Foundation's 2020 Corporate Equality Index.
- Named by the Disability Equality Index® as one of the best places to work for disability inclusion in 2020 for helping to advance the inclusion of people with disabilities through comprehensive policies, benefits and practices.
- Recognized by the National Business Group on Health with the 2018 Innovation in Advancing Health Equity Award for our work to capture social determinants of health and other nontraditional data to integrate care.

For more information on our efforts to advance health equity, visit our Newsroom at www.unitedhealthgroup.com.

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