Optum Health

Optum Health is a comprehensive and patient-centered care organization enabling high-quality, fully accountable value-based care. We help deliver better experiences for patients and care providers, improve health outcomes and lower total cost of care. We proactively engage people in managing their health and well-being in person, in home and virtually.

We care for our patients through integrated capabilities:

- **In-clinic care.** Delivering primary, specialty, urgent and ambulatory surgical care through medical groups, independent practice associations and specialty partnerships.

- **In-home care.** Serving patients with complex medical, behavioral and social needs, including post-acute care planning and coordination, clinical health and wellness assessments, home-based medical care and longitudinal care for our most complex chronic patients.

- **Behavioral care.** Addressing the need for mental health and substance use support through in-clinic outpatient care, on-demand clinical capabilities, employee assistance programs and digital self-care tools, all supported through our employed and affiliated care providers.

- **Population health.** Delivering navigation, engagement and complex clinical and risk management services to proactively engage patients, improve their health and well-being, and lower care costs through digital wellness services and coaching.

- **Optum Serve.** Partnering with federal, state and local health care agencies to provide technology, consulting and mobile health capabilities to individuals and communities.

We alleviate friction within the health financing and payment systems:

- **Financial services.** Delivering end-to-end financing and payment solutions, including health savings and spending accounts, to create seamless and frictionless health payments and integrated card solutions for care providers and consumers.
Accelerating the transition to a value-based system

Optum Health is accelerating the shift to fully accountable value-based care and creating a simpler, more connected and more effective care experience for patients and care providers. Importantly, this model delivers higher member engagement and better health outcomes – comparing our Medicare Advantage patients with fee-for-service, our fully accountable value-based care patients complete annual wellness visits 24% more often and have 14% fewer avoidable emergency department visits. These and other results are made possible by Optum’s broad capabilities, including interoperable platforms and technology, scalable operating model and comprehensive network. Nationally, our Medicare Advantage fully accountable value-based care patients have 44% fewer inpatient admissions for COPD and asthma, and 18% fewer hospitalizations overall.

We currently serve over 3 million patients under fully accountable value-based care models. Across Optum Health, we serve over 100 payer partners, and we continue to expand and strengthen our capabilities, build deeper relationships and serve more patients across existing and new geographies. We will continue to grow both organically and in new and distinct ways, such as retail health care and health system partnerships.

Seamless care experience for patients on their terms

We are working to create a seamless experience across in-clinic, in-home, behavioral, specialty and urgent care to help patients receive comprehensive care on their terms.

We are meeting patients’ needs by providing care in the home and caring for some of the most vulnerable patients with complex, chronic conditions. We address their physical, mental and social needs with more than 5 million interactions a year.

In-home care gives us a more complete understanding of a patient’s needs. It allows us to reduce the risk of serious health events by detecting undiagnosed health conditions, closing care gaps and minimizing the need for emergency department visits and hospital admissions, leading to a 12% reduction in hospitalizations. With 99% of our patients in a 4 Star or higher plan, home care is a critical part of our efforts to optimize care settings and drive the best outcomes at lower costs.

Supported by data and technology, we offer an integrated approach to ensuring patients get the right care at the right time and in the right place.

Quality and timely access to integrated behavioral care

We serve over 42 million people through a network of 375,000 behavioral care professionals. In addition, Optum’s growing employed team consists of nearly 4,500 care providers supporting millions of patient sessions per year. We guide people to the right care for their unique needs across the full range of an individual’s behavioral needs, from education to digital self-help tools, medication management to higher levels of behavioral health care both in person or virtually, including critical incident response services.
~12M people across multiple health plans in 2023 will have access to our proprietary integrated card.

Frictionless health care payment experience

Optum Financial helps more than 17 million individuals and 58,000 employers make payments simpler, convenient and affordable. Our card technology will be available to nearly 12 million people across multiple health plans by early next year. The card allows users to easily pay for items covered by their health benefits, including food, on a retail network that includes 6 of the 10 largest grocers in America, as well as most pharmacies. More than 90% of the U.S. population lives within 5 miles of a participating store.

Optum’s payment platform is integral to our efforts in transforming how care is financed and paid. Using the most trusted and secure payment network, we deliver payments digitally into the accounts of more than 2 million care providers on behalf of more than 150 payers. We enable seamless and frictionless experiences for care providers to reduce their administrative burden and ensure they are paid quickly and accurately.

Optum Health growth outlook

Our comprehensive care platform strongly positions us for consistent growth, across geographies and populations, over the next decade. As we accelerate the shift to fully accountable arrangements, we expect to deliver double-digit revenue growth on average and continued long-term operating margin profile in the 8% to 10% range going forward.