

UnitedHealthcare Employer & Individual

Affordability is top of mind for our customers and members. They want solutions that deliver the same quality, simplicity and convenience they find with other leading consumer brands.

So, we are advancing consumer-centric solutions for commercial customers – all built on data, advocacy and affordability. We deliver value to customers, providers and members using insights learned from our members, clients, brokers and care providers; our robust data set; and through our partnership with Optum.

Nearly 26.6 million people in the U.S. rely on UnitedHealthcare Employer & Individual through insured and self-funded plans. In addition, we serve more than 7.5 million people with care and benefits services outside of the United States.

Fast facts

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Annual U.S. spending on employer and individual health benefits

>170M

People served in the U.S. for employer and individual health benefits

~26.6M

People served in the U.S. by UnitedHealthcare Employer & Individual

>7.5M

People served outside the U.S.

>250K

Employer customers of all sizes, in all 50 states

>52M

People served in specialty coverage, including dental, vision and hearing

Informed benefit solutions

Using data and demographic and socio-economic factors, we help create customized plan designs and clinical programs for employers that contribute to well-being and reduce the total cost of care. Based on that customized analysis, we can refer employers to chronic care resources, like our diabetes management program that reduces costs by up to 6% and provides members with medication and care covered at zero cost to them.

For care providers, we provide real-time patient information – including clinical, pharmacy, labs, prior authorization and cost transparency – to existing electronic medical records to make it easier and more efficient to understand what patients need at the point of care.

And we direct members to high-quality and high-value physicians and centers of excellence, including online, via our mobile app and when speaking with our customer care advocates.

Simpler experiences in response to market dynamics

We deliver new products to help people optimize their deductible, while also encouraging them to seek care from the optimal provider and setting when they need it.

We are helping people access preventive and chronic condition care by offering members a preloaded debit card with up to \$500 that can be used for high-value primary care and specialist provider visits, virtual visits, urgent care and outpatient behavioral health. This type of first-dollar coverage, which enables members to use their benefits right away without the need to first pay a deductible, helps encourage optimal health care usage, with more than 30% of enrollees indicating it motivated them to access care when they may not have otherwise.



New health benefits like Surest™ eliminate deductibles and provide upfront pricing information to put consumers in control when it comes to their medical care choices and costs. Employee out-of-pocket costs can be up to 46% lower and employers save up to 15% on premiums.

Our data-driven enhanced customer care advocacy models guide members to the right care at the right time and at the right setting, achieving a 91% member satisfaction rating. For people with specific health conditions, such as type 2 diabetes, we've expanded the availability nationwide of a health plan that gives members new insights from a continuous glucose monitor and fitness tracker, plus support from a personalized care team – all to help lower A1C levels, reduce the reliance on type 2 diabetes medications and even work toward remission.

Our level-funded products, which enable employers to pay a fixed monthly fee to cover claims, administrative fees and stop-loss insurance, continue to be popular with employer customers looking for the right balance between fully insured and self-funded. These plans provide all the protections of a fully insured plan, delivering an 18% lower cost, on average.

We are also continuing to grow and expand our exchange offerings, with individual and family plans in 22 states in 2023. And we are leveraging the significant distribution capabilities within our commercial business to help individuals find coverage with UnitedHealthcare or other plans.