UnitedHealthcare Medicare & Retirement

UnitedHealthcare Medicare & Retirement offers a comprehensive set of products, supporting coverage and care needs across many populations. This includes:

**Medicare Advantage plans.** UnitedHealthcare Medicare & Retirement serves 7 million people through a variety of Medicare Advantage plans and a full scope of value-added services and clinical programs. Our simple, affordable plans are supported by industry-leading customer service, delivering outstanding value to consumers and making UnitedHealthcare indispensable to the health and well-being of our members.

**Medicare Part D plans.** We also offer stand-alone Medicare prescription drug benefits, serving 3.3 million people throughout the U.S. and its territories. UnitedHealthcare Part D plans cover thousands of brand-name and generic prescription drugs that are most commonly used by people on Medicare, resulting in access, savings, stability and peace of mind for seniors.

**Medicare Supplement.** Under a long-standing relationship with AARP, we serve 4.4 million people through various Medicare Supplement and other supplemental coverage for people age 50 and older.

**Retiree services.** UnitedHealthcare Retiree Solutions provides employers with high-quality, affordable health care solutions for 2.2 million retirees. Group plans include Medicare Advantage, Senior Supplement and Medicare Part D.

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**Fast facts**

- **$1.2T**
  Projected U.S. Medicare spending in 2025

- **>10K**
  Baby boomers aging into Medicare daily

- **~70M**
  People expected to be eligible for Medicare by 2025

- **~40%**
  Lower costs for Medicare Advantage beneficiaries compared to those in Original Medicare in 2021

- **~13%**
  CAGR in UnitedHealthcare Medicare Advantage membership since 2016

- **>13M**
  People served through UnitedHealthcare Medicare plans

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Overview
Medicare Advantage drives health, savings and value

In 2022, nearly half of eligible Medicare beneficiaries were enrolled in Medicare Advantage plans – more than doubling since 2007. It is a popular choice due to the quality of care delivered, approximately 40% lower out-of-pocket costs compared to Original Medicare, and additional wellness, dental and hearing benefits. Furthermore, Medicare Advantage saves the government and seniors nearly 12% in combined savings.

Seniors in Medicare Advantage receive more comprehensive benefits and better health outcomes compared to those on Original Medicare, including a 43% lower rate of avoidable hospitalizations. Members with complex diabetes have a 52% lower rate of all related complications and a 73% lower rate of serious complications compared to those in Original Medicare.

Medicare Advantage serves an increasingly diverse, lower-income and clinically complex population. Seniors with chronic conditions are more likely to choose Medicare Advantage and more than half of Medicare Advantage members have an annual income of less than $25,000. Medicare Advantage enrollment among minority populations has more than doubled since 2013, and minorities now make up more than 33% of Medicare Advantage membership.

Our competitive strengths and the value we create through the Medicare Advantage program allow us to provide additional services and benefits to target the important social needs of seniors. Our focused and scalable social determinants of health solutions – including in-home clinical care models like HouseCalls – take a whole-person approach to closing gaps in care and connecting our most vulnerable members to needed support.

Personalized in-home care

Our in-home care team is essential to delivering a more equitable and accessible health system. HouseCalls has been the centerpiece of our home care model for years. In partnership with Optum, HouseCalls improves the patient experience and continuity of care across the health system by helping seniors manage chronic diseases, coordinating primary care and providing referrals to critical social and behavioral health support.

HouseCalls

>2M
HouseCalls expected to be completed in 2022

~1M
members tested in 2022 for under-diagnosed conditions; approximately 25% screened positive

~75%
of members had an in-office primary care visit within 90 days of a HouseCall
In 2023, we will continue to build upon the success of our program and expand its scope to be even more of a “care connector” – focused on delivering clinical care and value to our members by:

• Expanding our in-home testing program that screens for common under-diagnosed and asymptomatic conditions, such as diabetes, prediabetes, hepatitis C and colon cancer.
• Offering flu and COVID-19 shots in the home and evaluating additional vaccines, like pneumonia and shingles.
• Evolving our dedicated care team to immediately assist members with follow-up care needs.
• Advancing our comprehensive approach to screen members for unmet social needs and connect them to support services to address disparities.

Innovation and simplicity
Our focus remains on delivering value to our members through products and benefits that are simple to understand and use. We remove deductibles and copays to help members get the essential care they need.

We continue to innovate to increase ease of use and simplicity. In 2023, we will offer the Integrated Benefits card to 7 million Medicare Advantage members. This innovative card – powered by Optum Financial – combines the member ID with critical payment technology to help members gain the most value from their benefits, pay for healthy food and utility bills, spend earned rewards and more.

We focus on being good stewards of the Medicare program by fostering more cost-effective, higher-quality health care for all Medicare beneficiaries. Our distinct competencies in care coordination, in-home care delivery, innovation and consumer-level health engagement help us continue to expand the number of people we serve.