



UNITEDHEALTH GROUP®

# SUSTAINABILITY REPORT

Fulfilling Our Mission

2020

HELPING TO CREATE A

# MODERN, HIGH- PERFORMING HEALTH SYSTEM







## WHAT WE'RE FOCUSED ON:



**Expanding access to care** through a long-standing commitment to achieve universal coverage by harnessing digital tools and virtual platforms and investing in primary care.



**Improving health care affordability** through cost transparency, advancing value-based care, optimizing where patients receive care and lowering the cost of prescription drugs.



**Enhancing the health care experience** by improving patient and clinician satisfaction and providing personalized, dedicated member support and culturally competent care.



**Achieving better health outcomes** by managing chronic disease, applying a holistic approach to mental health care and improving health literacy.



**Advancing health equity** with personalized care tailored to an individual's needs, helping to build a diverse health workforce, improving the health of underserved communities and leveraging data to reduce disparities in care.



**Building healthier communities** through our social responsibility efforts, including philanthropic grants, in-kind contributions and supporting our employees who volunteer their time and resources in the communities where they work and live.

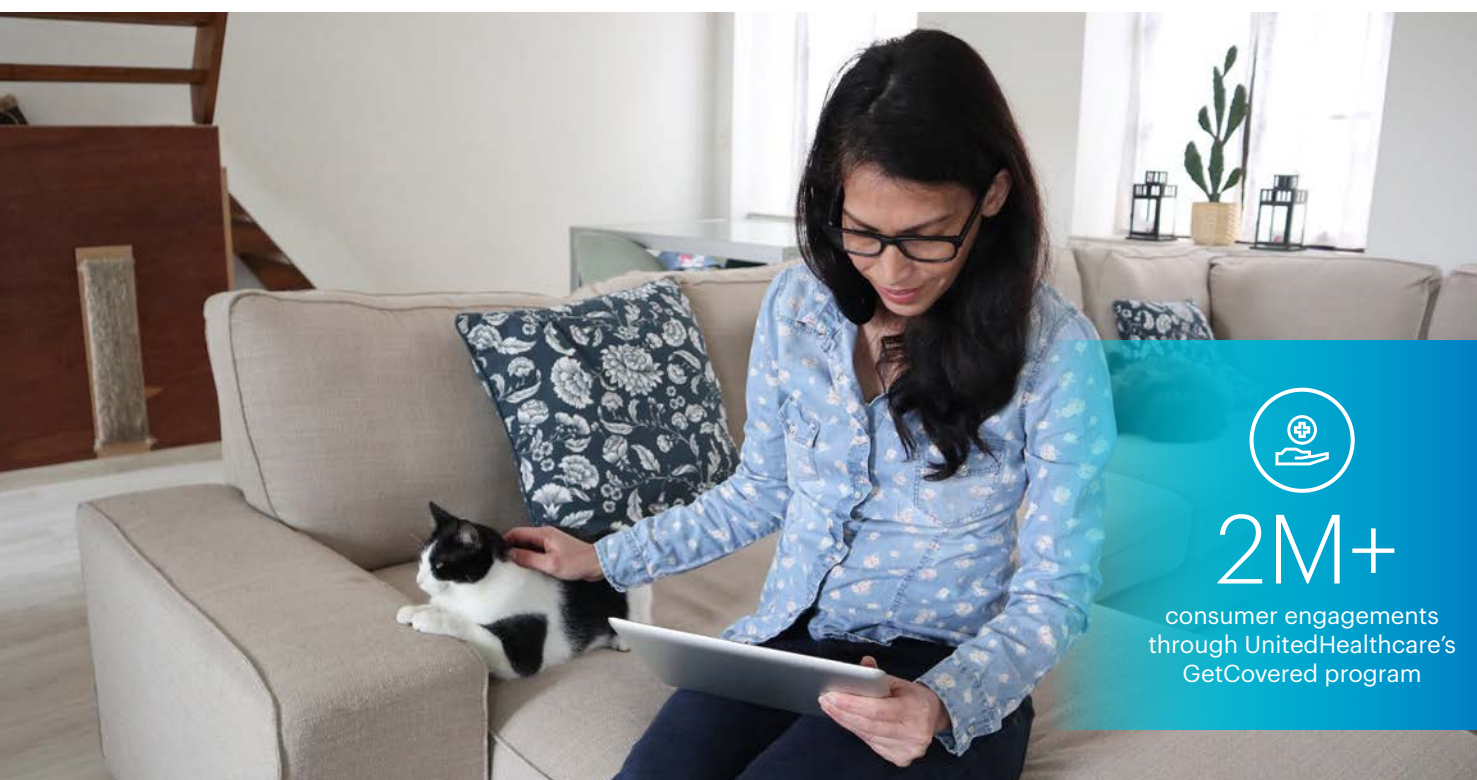
**COVID-19** has meaningfully impacted people and health systems across the globe. Economic and social disruptions have demonstrated opportunities to innovate and improve how people access and receive high-quality care. It underscored in a profound way for our 330,000 team members the unique opportunity and responsibility we have to make health care more accessible and affordable for all people.

At UnitedHealth Group, we are grounded in our long-standing commitment to **advancing ideas and solutions** – alongside government and private sector partners – to fulfill our mission.

# EXPANDING ACCESS TO CARE

UnitedHealth Group is committed to helping ensure every person has access to high-quality, affordable health care that meets their unique health care needs and financial means.

We are helping to connect people to care with digital tools and virtual platforms, improving access to primary care with workforce investments and leveraging a national network of 1.4 million provider relationships to help people get the right care when and where they need it.



## OUR COMMITMENT TO ACHIEVE UNIVERSAL COVERAGE

For more than 20 years, we have advocated for policies to achieve universal coverage in the United States by strengthening and expanding existing coverage options. We believe the 29 million uninsured Americans can be covered by building upon existing, proven coverage platforms – employer-sponsored insurance, Medicaid and Medicare Advantage – and through modernizing exchanges, strengthening and expanding Medicaid and enabling more flexibility, competition and choice in the individual market.

The impact of COVID-19 and the resulting economic challenges have led to an increase in the number of uninsured individuals. To help individuals who lost their employer-based health insurance coverage during this period, UnitedHealthcare launched **GetCovered**, a no-cost public service that provides information and resources to individuals on how to access available health insurance coverage options.

## CONNECTING PEOPLE TO CARE

Digital capabilities are increasingly important in helping people access care. For example, we are bringing convenient, quality care to people in their home, which improves their experience and results in better health outcomes.

**Virtual care platforms** are delivering evidence-based care to people where and when they need it most.

We are working to expand and improve access to mental health services through Optum's AbleTo – a virtual mental health platform that analyzes claims data – to proactively connect members to licensed behavioral health providers who develop a personalized treatment plan.

### AbleTo Outcomes

50%

reduction in  
depression

48%

decrease in  
hospitalizations

**Remote monitoring tools** support patient care by providing clinicians with patient data that enables timely, proactive health care interventions that can improve engagement and education and collect insights on the determinants of health.

Our remote monitoring platform – Vivify – gives clinicians the ability to monitor high-risk individuals in their home and provide important home-based interventions to help improve health outcomes.

### Vivify Outcomes

Up to 74%

reduction in hospital  
readmissions

Up to 40%

reduction in mortality





## IMPROVING ACCESS TO PRIMARY CARE

Research shows increased access to primary care is associated with better health outcomes, a higher likelihood of receiving preventive care such as immunizations and screenings, early disease detection and treatment and better chronic disease management.

However, more than 25% of Americans do not have a primary care physician. Projected physician shortages – particularly for primary care – underscore the ongoing need to support and develop a 21st century health workforce and identify new and innovative ways for people to access primary care at a location that is convenient for them.

**Primary care support** in states like Nevada – where the number of active primary care physicians per capita falls below the national average – presents an important opportunity to help develop this 21st century health workforce.

The United Health Foundation provided \$3 million to the University of Nevada, Las Vegas (UNLV) School of Medicine to help create three community clinics and develop a course curriculum for an 18-month clerkship program to support medical students who are pursuing a career in primary care.



**UNLV Program**

49

students graduated  
in 2021 with clerkship  
experience



**Virtual primary care** improves access to care in underserved areas by connecting people to a primary care physician. UnitedHealthcare members who do not have a primary care physician experience 10% higher health care costs on average. Additionally, our consumer sentiment survey results show that 26% of Americans prefer a virtual relationship with a primary care physician.

**UHC Virtual  
Primary Care Plan**

600k

members in 11 markets  
gained access to virtual  
primary care

In response and to help our members, UnitedHealthcare launched its Virtual Primary Care plan in 2020 that covers basic health screenings, minor urgent care visits and appropriate chronic health conditions. These efforts have helped our members identify a designated primary care physician and we are eager to expand this program in the future.



## OUR COMMITMENT

85% of our members will receive preventive care services annually by 2030

### About Our Commitment

Preventive care services – including routine wellness visits, cancer and other health related screenings, management of chronic conditions and vaccinations – help detect and prevent illness, disease and other health risks.

### Why It's Important

Expanding access to preventive care helps improve early disease identification and prevention, which is essential to an individual's long-term health and well-being. As recommended by the U.S. Preventive Services Task Force, preventive care such as wellness visits provides an opportunity to strengthen the patient-physician relationship by ensuring providers and their patients discuss healthy behaviors and take action to prevent illness and improve health.

### How We'll Do It

In 2019, 78% of our members received preventive care services. By partnering with and supporting our national network of 1.4 million provider relationships, we are committed to ensuring 85% of our members receive preventive care services annually by 2030. Digital tools and personalized navigational support can help people identify a care provider that meets their unique needs, and value-based care arrangements that prioritize care coordination can improve access to recommended screenings.

### Potential Impact

According to the Department of Health and Human Services, evidence-based preventive services have been shown to reduce death, disability and diseases such as cancer, heart disease, diabetes and influenza. Wellness visits have been shown to expand access to care through higher rates of preventive services such as depression screenings and follow-up planning, cancer screenings and vaccinations.

# IMPROVING HEALTH CARE AFFORDABILITY

UnitedHealth Group is committed to helping reduce health care costs both at an individual and system level. We are fulfilling that commitment by helping consumers access the right care at the right time and place, reducing prescription drug costs and expanding value-based care to pay for outcomes rather than volume of services.

The cost of health care in the United States continues to increase, with overall spending reaching \$3.8 trillion in 2019 or more than \$11,500 per person. Costs are expected to continue to increase, exceeding \$6 trillion by 2028. We are committed to helping lower the cost of care for those we serve. Working across the health system – with governments, customers, providers and consumers – our objective is to help change the trajectory of health care spending to lower the total cost of care.

## IMPROVING COST TRANSPARENCY

UnitedHealth Group has developed a broad portfolio of products and services to help people compare health care services based on quality and cost. We are providing consumers and their physicians access to more information about their health care options than ever before, whether searching for the right site of care or a preferred provider.

**Empowering people with information about health care quality and cost** helps them make more informed choices. Collectively, UnitedHealthcare's transparency tools are available to over 27 million members who can search prices for more than 820 services. People who use transparency tools pay 36% less, on average, than nonusers.

PreCheck MyScript®, a digital transparency tool from OptumRx, helps patients navigate the complexities of prescription drug pricing by providing price and coverage information to physicians at the point of prescribing. It offers clinically appropriate, lower-cost options and calculates exactly how much each drug option will save the patient, while leaving ultimate decision-making to the patient and their physician.



**PreCheck  
MyScript Impact**

**563k**  
clinicians have access

**14M**  
unique members  
impacted

**\$225**  
average savings  
per prescription for  
consumers





## ADVANCING VALUE-BASED CARE

UnitedHealth Group is committed to advancing value-based care, with a focus on helping providers transition into arrangements where they are financially accountable for their patients' care. UnitedHealthcare partners closely with care providers on value-based contracts that emphasize care coordination by providing actionable data and care management tools that deliver better outcomes at a lower cost to consumers, governments and the health system.

**Accountable Care Organizations (ACO)** – consisting of groups of health care providers that work together to coordinate patient care – provide higher-quality care at a lower cost. Providers are paid based on their ability to deliver improved patient outcomes and a better experience.

UnitedHealthcare currently operates more than 1,500 accountable care agreements in which providers take on more financial accountability for their patients' care. Commercial ACO members are more likely to see a primary care provider, get preventive screenings and avoid a hospital admission or visit to the emergency department (ED).

### ACO Outcomes

14%

higher likelihood members get preventive cancer screenings

15%

fewer hospital admissions

16%

fewer ED visits

## OPTIMIZING SITE OF SERVICE

UnitedHealth Group recognizes there is a meaningful opportunity to drive greater affordability for consumers and the health system by helping people access high-quality care in a low-cost setting. Treating patients in such settings can generate significant savings for the health system – including consumers, employers and government programs.

\$320B

could be saved over the next decade by treating common conditions in primary care settings instead of the ED

**Reducing avoidable ED visits** lowers costs for the health system. Two-thirds of visits to the hospital ED by privately insured individuals are avoidable, often involving conditions like bronchitis, flu or nausea.

### Rally Outcomes

9%

decrease in ED utilization

Optum's Rally® platform uses digital transparency tools that allow consumers to see the cost of care before they receive it, helping people avoid the ED in favor of lower-cost settings when clinically appropriate.

**Improving access to high-quality, low-cost care settings** can generate significant savings for the health system. For example, conducting more joint replacement surgeries in ambulatory surgery centers instead of a hospital among commercially insured individuals could save the health system \$20 billion over 10 years.

More than 53,000 employed and aligned Optum Care physicians are serving nearly 20 million U.S. patients in the most appropriate care settings, from primary and specialty care to urgent care, outpatient surgical care and in-home care. Our physician-led, technology-enabled care settings are working to lower the overall cost of care for consumers and the health system broadly with a holistic, high-quality approach to patient care.

### Optum Care Outcomes

Up to 30%

lower cost of care compared to Medicare fee-for-service

9 out of 10

patients would send their friends to Optum Care



## OUR COMMITMENT

More than 55% of outpatient surgeries and radiology services among our members will be delivered at high-quality, cost-efficient sites of care by 2030

### About Our Commitment

Medical care provided at sites of care that meet quality and cost-efficiency criteria predictably leads to better health outcomes at a lower cost for the consumer. In particular, ambulatory surgery centers and stand-alone imaging centers frequently provide the same or better quality care at a lower cost compared to a hospital.

### Why It's Important

The cost of care varies considerably depending on where care is provided. For example, the average price for routine diagnostic imaging at a hospital outpatient department can be 165% more than the price of a test performed at a stand-alone imaging center or physician's office. Consistent with the Department of Health and Human Services' Healthy People 2030 goal of reducing preventable hospital visits, helping people access care in high-quality, lower-cost settings makes care more affordable and may lead to better health outcomes.

### How We'll Do It

In 2019, 47% of outpatient surgeries and radiology services among our members were delivered at high-quality, cost-effective sites of care. By equipping physicians with point-of-care tools that facilitate shared decision-making and help guide patients to the most appropriate, low-cost care setting, we are committed to ensuring more than 55% of outpatient surgeries and radiology services among our members are delivered at a high-quality, cost-efficient site of care by 2030. Digital tools can also help members identify the care setting that best suits their medical and financial needs and improve convenient access to quality care providers.

### Potential Impact

Helping consumers access high-quality, cost-efficient sites of care can have a significant impact on the total cost of care, resulting in more affordable care and better health outcomes for the patient. For example, conducting more joint replacement surgeries in ambulatory surgery centers could save the U.S. health system \$3 billion annually and lead to 500,000 fewer hospitalizations. And shifting routine diagnostic tests from an outpatient hospital department to a stand-alone imaging center or a physician's office could reduce spending by 62% and save consumers more than \$300 per test.



# LOWERING THE COST OF PRESCRIPTION DRUGS

Americans spend more than \$1,200 per year, on average, on prescription drugs – among the highest in the world. UnitedHealth Group is actively working to reduce prescription drug costs for consumers, governments and employers.

**Drug discounts** are among the solutions we are actively advancing to help lower out-of-pocket costs for consumers while maintaining choices and stable premiums, even as drug prices continue to increase.

**\$189**  
annual consumer savings from point-of-sale discounts

In 2020, OptumRx and UnitedHealthcare led the industry in expanding point-of-sale prescription drug discount programs to all new employer-sponsored plans – making medications more affordable for consumers by applying the discount at the pharmacy counter and improving health outcomes through medication adherence.

OptumRx’s commitment to prescription drug affordability also includes a drug discount card program – available to all Americans – that delivers up to 80% consumer savings on retail prices at over 64,000 pharmacies.

**Specialty drugs** treat some of the most complex diseases, with the potential to significantly impact people’s lives. However, high-cost specialty drugs account for nearly 50% of drug spending in the U.S.

Research shows that administering specialty drugs in physicians’ offices and patients’ homes – instead of hospital outpatient settings – can save between \$16,000 and \$37,000 per patient per year for the five conditions that account for more than 75% of specialty drug spending. Our nurses are caring for more patients at home, making 20,000 home visits per month, on average, to administer these drugs.

OptumRx’s personalized, consumer-centric care model also helps patients manage the complexities of specialty drugs by improving medication adherence, ultimately leading to lower medical costs and better health outcomes.



## OptumRx Specialty Pharmacy Services Impact on Patients

Inflammatory Conditions		Hepatitis C	
20%	4%	21%	10%
higher medication adherence	lower medical costs	higher medication adherence	lower medical costs

# ENHANCING THE HEALTH CARE EXPERIENCE

Research shows that patients with better care experiences have better outcomes – making experience a critical component of quality health care. We measure the experience of the people we serve so we can eliminate burdens, improve health outcomes and innovate customer-centric solutions.

UnitedHealth Group is dedicated to providing a seamless, personalized experience for anyone interacting with the health care system, including consumers and health care providers. We do this by innovating and offering distinctive tools and services to help people navigate and interact with a complex health system, ultimately seeking to achieve world-class experiences for those we are privileged to serve.

We assess our progress toward creating world-class customer experiences using the Net Promoter System (NPS), which holistically measures the experiences we deliver to the people we are privileged to serve, including how likely a person is to recommend our company to their friends or family.

## SUPPORTING OUR MEMBERS THROUGH PERSONALIZATION

We strive to help people have the best possible experience with the health system. For example, we offer mobile tools that provide real-time access to benefits and individual profile information, personalized navigation for those who need it most and care programs with the right blend of human and digital support.

**Dedicated member support** is critical for vulnerable patients who have more complex medical needs that often result in higher costs and more frequent interactions with the health system.

UnitedHealthcare's Special Needs Initiative eases the burden of health system navigation and improves our members' experiences by bringing an enhanced level of service to families of children with special needs. The program supports these families from birth to age 17 with a dedicated team of advisers who resolve issues on their behalf.

**Personalized navigation** from a single contact – as opposed to a traditional call center model – can help consumers effectively and seamlessly navigate a complex health system.

**Special Needs Initiative**  
**70+**  
NPS

UnitedHealthcare's personalized support programs – Advocate4Me and Navigate4Me – provide members with a single advocate who can help them make informed decisions about their medical care.

Navigate4Me – a program for Medicare Advantage members facing complex medical conditions – provides an adviser who coordinates care, addresses claims issues and develops a personalized care plan with recommended actions, such as scheduling health screenings. More than 1 million Medicare Advantage members were assigned a navigator in 2020.

Advocate4Me matches members with advocates who provide guidance when they have questions about their health plan and overall health and need assistance finding personalized solutions for their individual situation. This personalized service has resulted in improved outcomes and lower costs for our members.

**Advocate4Me Outcomes**

**435k**

members enrolled in clinical and wellness programs

**1.7M+**

clinical gaps in care proactively identified by advocates for Medicare Advantage and Dual Special Needs Plan members

**10%**

improvement in consumer loyalty (NPS)

**Up to 4%**

total cost savings in enhanced advocacy programs



## ENHANCING THE PROVIDER EXPERIENCE

UnitedHealth Group is committed to partnering with providers to streamline and simplify administrative work, helping to create a best-in-class experience for them and the people they serve. Supporting providers with tools and resources to help them spend more time with patients can reduce provider burnout and improve the patient-physician relationship.



**Clinical decision support tools** at the point of care ensure the right information is available for clinicians to follow optimal clinical pathways and spend more time with their patients.

UnitedHealthcare's Point of Care Assist tool – which integrates patients' UnitedHealthcare health data within the electronic medical record – helps clinicians identify potential gaps in care and estimates costs based on individual coverage. Use of Point of Care Assist – available to more than 400,000 new physicians in 2020 – reduces their administrative burden by streamlining prior authorization and helps patients access lower-cost sites of care, reducing their out-of-pocket costs.

By providing up-to-date clinical information – including the latest medical research – Optum's OptimalCare platform helps clinicians make informed care decisions based on the latest scientific evidence. Used in over half of our care delivery organizations and embedded in the

electronic medical record workflow, OptimalCare allows patients to participate in the care decision process by engaging in treatment plans at the point of care.

**Improving physician well-being** and reducing burnout can help ensure more people have access to a primary care physician. One-fifth of Americans live in an area with a shortage of primary care physicians and physician burnout could compound the projected shortage of up to 55,000 primary care physicians over the next decade.

In 2020, in partnership with the American Academy of Family Physicians, the United Health Foundation established a training program to help family physicians change the culture of health care organizations and improve physician wellness using operational improvements and change management tactics.

**200**  
family physicians will undergo training to lead change for improved clinical well-being

# ACHIEVING BETTER HEALTH OUTCOMES



**UnitedHealth Group is committed to helping improve health outcomes and reducing the burden of disease. Today, 60% of Americans have chronic conditions and we anticipate this will continue to increase with the aging population. Additionally, 1 in 5 adults experience a mental illness each year.**

**We strive to take a holistic approach to delivering care, preventing chronic disease, addressing health disparities and deploying resources to improve health literacy. By enhancing the performance of the health system, we can better meet the needs of the communities and people we serve.**

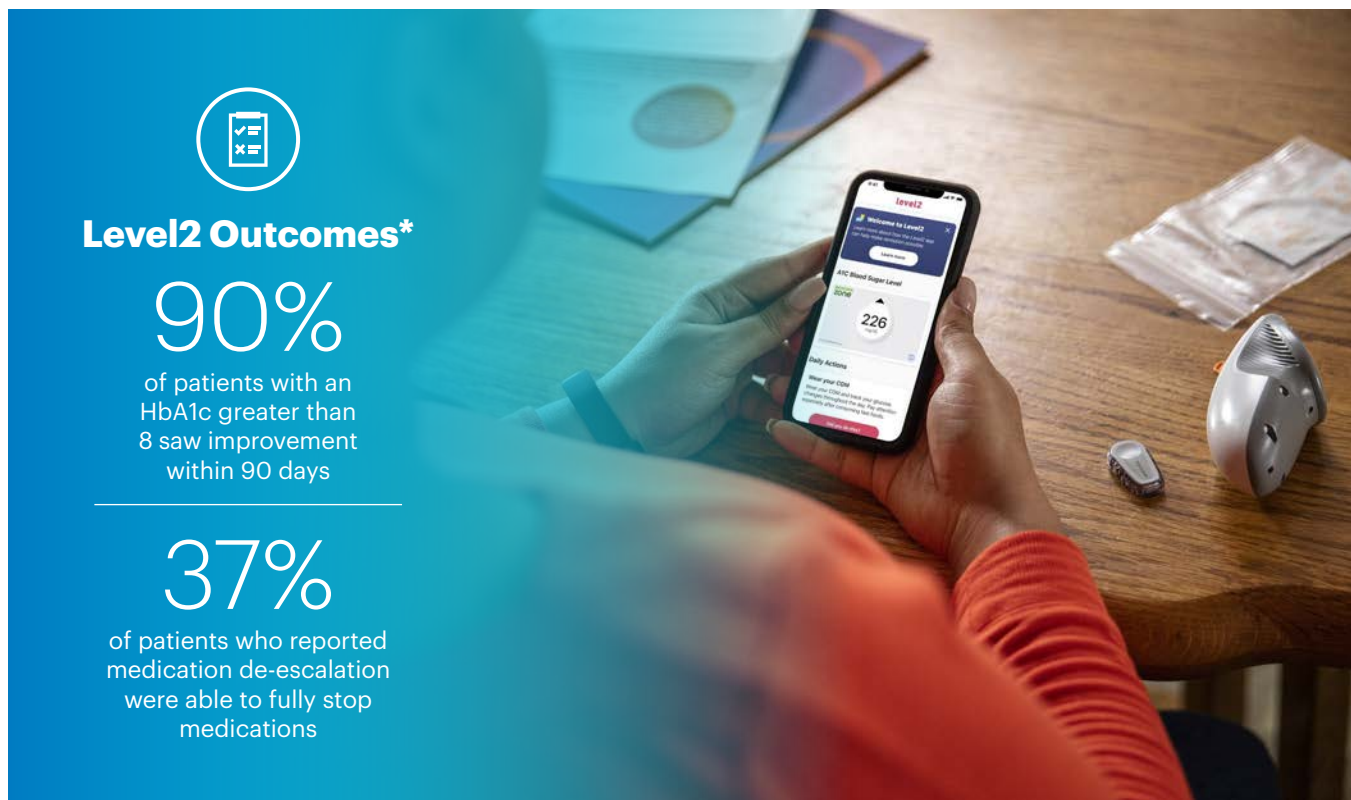


## MANAGING CHRONIC DISEASE

Treatment of chronic conditions accounts for more than \$1 trillion in direct health care costs each year and the prevalence of chronic disease continues to grow. Using data analytics – combined with individualized care plans and digital tools – our clinical programs are proactively engaging patients to provide personalized support through designated care teams.

**Digital diabetes management** helps those who struggle to meet their target glucose levels and are at risk for adverse health events and long-term organ damage. UnitedHealth Group's Level2® digital therapy equips eligible patients with a continuous glucose monitor, an

activity tracker, app-based alerts and one-on-one clinical care to encourage healthier lifestyle decisions. Early results suggest that Level2 can result in a meaningful reduction in blood sugar levels and, for some patients, reduce or eliminate the use of medication.



**Supporting cancer patients** and their families can help manage long-term secondary side effects and preemptively monitor for reoccurrence while receiving intensive therapy.

Through Optum's Cancer Support Program – which provides specialized oncology case management from diagnosis and treatment to end-of-life or survivorship – our members engage with a cancer nurse to help them make informed decisions about their care, while receiving high-quality care from our Cancer Centers of Excellence network. In collaboration with the member's treating physician, Optum nurses help prevent avoidable hospital and emergency department (ED) visits for those at high risk of complications and side effects.

### Optum's Cancer Support Program Outcomes

**10%**  
reduction in cancer medical spend compared to nonparticipants

**6%**  
reduction in inpatient admissions resulting from cancer complications

\*Level2 population assessment by OptumLabs of over 5,500 Level2 members reported March 2021. 598 patients experienced medication de-escalation.



## OUR COMMITMENT

Close 600 million gaps in care for our members by the end of 2025

### About Our Commitment

Gaps in care occur when there is a discrepancy between clinically recommended care and the actual care delivered. Common gaps include missed wellness visits, vaccinations or screenings, and medication non-adherence.

### Why It's Important

Early identification of gaps in care leads to better health outcomes and improves people's long-term health by reducing ED visits and preventing disease progression. The U.S. Surgeon General's National Prevention Strategy supports the delivery of evidence-based preventive care in various settings to identify diseases early and help people make informed decisions about their health, resulting in better health outcomes.

### How We'll Do It

In 2019, we closed 104 million gaps in care for our members. We are committed to closing an additional 600 million gaps in care between 2021 and 2025 by helping providers with real-time analytics and decision support tools at the point of care. We will connect with patients in their home – including through Optum's HouseCalls program – and enable access to convenient primary care and virtual care options. Our dedicated member service agents, equipped with member health data, will provide personalized care coordination to help identify preventive care opportunities early.

### Potential Impact

Research shows closing gaps in care with in-home assessments decreases hospital admissions by up to 14% and increases physician office visits by 2% to 6%, helping to reduce health risks, lower overall costs and improve health outcomes.



## IMPROVING MENTAL HEALTH CARE

More than 51 million adults in the U.S. live with mental illness. And more than half of adults with mental illness do not receive the mental health services they need.

**Providing holistic mental health care** to these individuals by combining pharmacy care and clinical services helps patients obtain the medications they need, often resulting in improved health outcomes for those with complex medical conditions. For example, Optum's Genoa Healthcare specialty pharmacies blend telepsychiatry and clinical services to deliver high-quality care to those with depression, schizophrenia or bipolar disorder. Genoa partners with community mental health clinics to provide pharmacy care services to patients in the same facility where they receive their medical care, creating a seamless experience for vulnerable and disadvantaged populations that results in better health outcomes.

### Genoa Healthcare Outcomes

90%

medication  
adherence rates

40%

fewer hospitalizations

90+

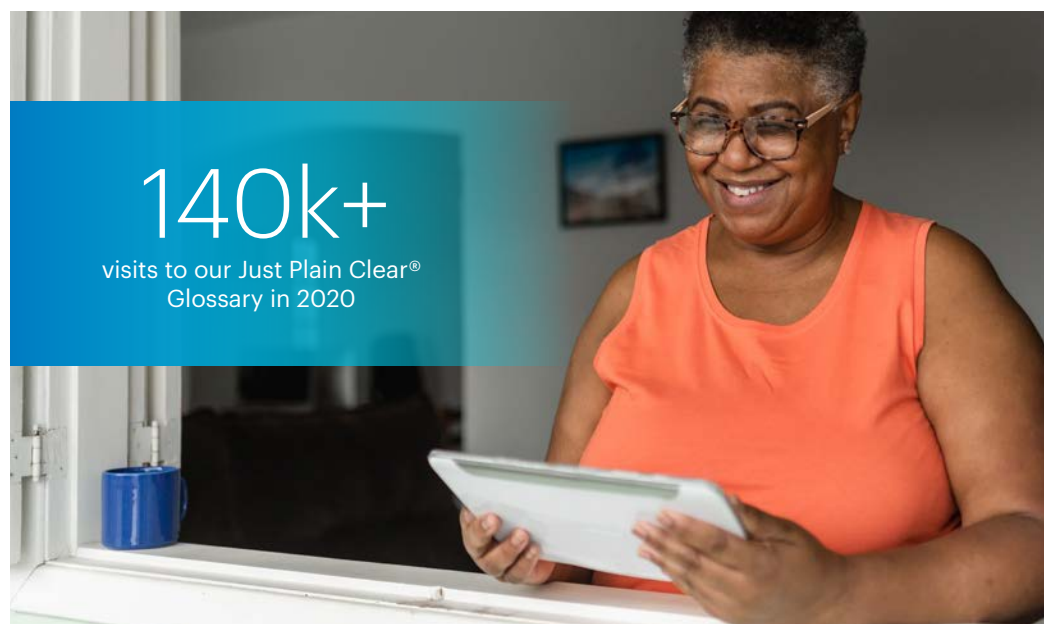
NPS

## ADDRESSING HEALTH LITERACY

**Understanding health information** and the language of health is critical to helping people navigate the complexities of the health care system, understand their care needs and make important decisions. Our research shows that seniors – who use more health care services and take more medications compared to other age groups – benefit from health literacy investments as it helps them make informed decisions, often resulting in better health outcomes.

Low health literacy costs the health system up to \$240 billion per year due to higher hospitalizations, increased ED use and worse health outcomes.

Our Health Literacy Innovations Program has worked to provide consumers with clear, simple, actionable health information, while our Just Plain Clear® Glossary was developed to help people understand complex health terms.



### Seniors in counties with the highest health literacy levels experience

26%

fewer avoidable  
hospitalizations

18%

fewer ED visits

13%

lower costs per  
beneficiary

# ADVANCING HEALTH EQUITY



Stemming from our long-standing belief that all individuals should have access to high-quality, affordable health care that meets their unique health care needs, UnitedHealth Group is deeply committed to advancing health equity in the U.S. and around the world.

Our 330,000 team members are dedicated to fulfilling the opportunity and responsibility we have to meaningfully contribute to advancing health equity, addressing health disparities and closing gaps in care for the most vulnerable populations.

For more than two decades, UnitedHealth Group has led efforts to identify, monitor and address health disparities – in collaboration with community organizations and national partners – to advance health equity. While we have made measurable progress, much more is needed to eliminate health disparities and achieve health equity.



Eliminating health  
disparities would reduce  
health care costs by

**\$230B**  
over four years

## DELIVERING PERSONALIZED CARE BASED ON AN INDIVIDUAL'S NEEDS

Different communities have different needs, and we are working to meet the unique needs of people by providing care and services tailored to each individual. Research shows eliminating health disparities would reduce indirect costs associated with disease and mortality.

**Seeking to spur innovation** around health equity, UnitedHealth Group established a Health Equity Services Program more than a decade ago. This initiative has identified several opportunities to better understand our members' unique needs, identify gaps in care and deliver tailored health solutions.

Through that program, we developed health disparity action plans for all UnitedHealthcare Community & State health plans that focused on specific populations and health measures that need improvement. Working with community health workers in Hawaii, Michigan and Ohio, we helped identify gaps in postpartum care for Medicaid enrollees and designed culturally and regionally tailored interventions. The action plans – which earned UnitedHealthcare the CMS Health Equity Award in 2020 – significantly reduced disparities in postpartum care for underserved communities.

### Health Disparity Action Plan Outcomes

# 83%

reduction in postpartum  
care disparities for  
Black women in Ohio

# 42%

reduction in postpartum  
care disparities for Black  
women in Michigan

# 40%

reduction in postpartum  
care disparities for  
rural women in Hawaii

## PROMOTING EQUITY AND DIVERSITY IN THE HEALTH WORKFORCE

We are committed to developing a diverse health workforce by increasing the number of providers equipped to deliver personalized care and advancing a culture that embraces inclusion, diversity, innovation and growth.

**We are helping to build the 21st century health workforce** to provide culturally competent care to underserved populations.

Since 2007, the United Health Foundation's Diverse Scholars Initiative has provided more than \$23 million to fund nearly 3,000 scholarships for students of color pursuing careers as primary care health professionals, particularly in underserved communities.

# 234

scholarships in 36 states provided by the  
Diverse Scholars Initiative in 2020

**We are helping to grow a more diverse health analytics and technology workforce** by

partnering with the University of North Carolina at Chapel Hill and Historically Black Colleges and Universities (HBCUs), including the Atlanta University Center Consortium.

We also support students through the Optum Technology STEM program, in which Optum employees volunteer to provide science, technology, engineering and mathematics training to students underrepresented in health technology, with a focus on girls and Black and Hispanic/Latino students.

# \$10M

to support health informatics  
training at HBCUs since 2017

# 160

students from HBCUs enrolled in  
health informatics training since 2017

# 7k+

students at 103 schools  
participated in Optum Technology  
STEM training since 2019



## IMPROVING THE HEALTH OF UNDERSERVED COMMUNITIES

Individual health is deeply influenced by external factors, including one's environment, education, housing and employment. We partner with communities nationwide to expand access to care and address the determinants of health for underserved and uninsured individuals and families.

**We work to reduce health disparities** through philanthropic partnerships that address specific community health needs, including \$9 million in targeted philanthropic partnerships to address localized maternal health disparities in Nevada, New York, Ohio, Texas and Washington, D.C.

We also supported the Guiding Recovery and Creating Empowerment (GRACE) program at Woman's Hospital in Louisiana, which connects women who have opioid use disorder to community resources, treatment and support throughout their pregnancy and for six weeks after giving birth.

Through a partnership with Pathways – an organization that provides mental health services in 10 counties in rural, northeastern Kentucky – we helped children in hard-to-reach communities receive needed care by improving access to telehealth.

### GRACE Impact in Louisiana in 2020



### Pathways Partnership Outcomes

~6.5k

pediatric patients received mental health services

~20k

telehealth visits with children

133

children diverted from the ED



## LEVERAGING DATA AND EMERGING ANALYTICS TO MONITOR AND ADDRESS DISPARITIES IN CARE

We conduct research and analysis using data from across communities – with a special focus on people who have been underrepresented in or underserved by medical research – to better understand, monitor and address health disparities.



**We provide insights and analyses** on our nation's health through comprehensive reports in America's Health Rankings (AHR), which provide a detailed picture by state of disparities in health by race, ethnicity, gender, age, education and income.

Supported by the United Health Foundation, AHR has produced more than 50 reports over 31 years analyzing behavioral, environmental, social and economic factors to help public health officials, policy-makers, advocates and individuals understand the population's health in a holistic, inclusive manner.

We're pleased to report that in 2021, the United Health Foundation will issue a new America's Health Rankings report – focused specifically on the breadth, depth and persistence of health disparities at the state and national levels – to provide data and insights that inform solutions for advancing health equity.

**We are also studying the effects of COVID-19** on those with sickle cell. Through a partnership with the Morehouse School of Medicine, we are seeking to improve access with digital tools and technologies for primary care providers in underserved communities across the Southeast.

**We are engaged in research for vulnerable populations.**

Recognizing there is a significant racial disparity in the use of ACE inhibitors to manage hypertension, we helped rapidly scale a 10,000-person virtual clinical trial with Yale University that found seniors taking ACE inhibitors who test positive for COVID-19 are 40% less likely to need hospitalization than those who do not.

# BUILDING HEALTHIER COMMUNITIES



At UnitedHealth Group, we combine our knowledge, experience and compassion – as a company and as individuals – to support the communities where we live and work.

Through our businesses and foundations, our social responsibility efforts seek to build healthier communities by improving health care access, affordability, experiences and outcomes. We do this through philanthropic grants, in-kind contributions and disaster relief efforts, and by supporting our employees who contribute their resources and volunteer their time to important causes around the world.

Our philanthropic giving and charitable commitments are overseen by the UnitedHealth Group Office of Social Responsibility and delivered by UnitedHealth Group, Optum, UnitedHealthcare and our charitable organizations, the United Health Foundation and the UnitedHealthcare Children's Foundation.



**\$1.1B**  
contributed since 2000

**4.6k+**  
communities supported  
across all 50 states

**134**  
communities supported  
through charitable  
contributions greater than \$25k



## OUR IMPACT ON COMMUNITIES

Our social responsibility strategy is guided by core areas of focus including expanding access to care, building and shaping the health workforce and using data for good.



**Expanding access to care** in local communities promotes wellness, improves disease prevention efforts and helps people manage their chronic disease. Greater access to care also helps advance health equity by reducing disparities and addressing the determinants of health.

In 2020, we continued our long-standing investment in affordable housing by committing \$100 million to develop more than 1,000 new homes for seniors and families, all with connections to health and wellness services and social supports. We are also measuring the impact of connecting affordable housing with health services on residents' health and well-being.

We have awarded \$14 million to connect at-risk individuals to high-quality care through telehealth, mobile medical units, home visits and school-based care programs in multiple communities.

**Building and shaping a health workforce** that can meet the needs of patients and the health system broadly helps improve access to care and creates a better patient experience.

The United Health Foundation's Diverse Scholars Initiative is working to cultivate a diverse health workforce that reflects society by increasing the number of primary care health providers equipped to deliver more personalized, culturally competent care. Through this initiative, we provide undergraduate-, graduate- and doctorate-level scholarships to students who are pursuing a degree that will lead to a career as a primary care health professional and who indicate a commitment to working in underserved communities or community health centers.

## MEET THREE OF OUR SCHOLARS



### Vanessa Nuñez

Growing up in Dos Palos, California, Vanessa saw how individuals who were not fluent in English and lacked health insurance had difficulty accessing care. As an aspiring medical professional studying at UCLA, she hopes to help strengthen the connection between patient care and social services.



### Selome Ghebremedhin

Born in the African nation of Eritrea and raised in Dallas, Texas, Selome hopes to provide services as a pediatric dentist for those unable to afford care. She also recognizes the importance of understanding the needs of various cultures and customs.



### Mao Lin

The son of Chinese immigrants, Mao hopes to attend medical school and work as a doctor in geriatric and palliative care. He believes that better communication with individuals who struggle due to language barriers can ensure they get the care they need.

## USING INSIGHTS TO IMPROVE POPULATION HEALTH

Using data to inform health care advancements is helping the health system work better by producing insights on the nation's health.

America's Health Rankings (AHR) is the longest running state-by-state analysis of the nation's health, evaluating a historical and comprehensive set of health, environmental and socioeconomic data to determine national health benchmarks and state rankings.

We regularly release data that provides an objective measurement of each state's strengths and areas of opportunity and important insights into health differences among populations, including adults age 65 and over, women of reproductive age, infants and children and those who have served in the U.S. armed forces.

We partner with leading public health experts, academic institutions and nonprofit organizations to amplify the impact of America's Health Rankings.

For example, since 2016, we have partnered with the Military Officers Association of America, the nation's largest association of military officers, to produce a national portrait on the health and well-being of those who have served in the U.S. armed forces. This distinctive body of research has been used by policy-makers to, among other purposes, help improve the health of women veterans and active-duty service members.

**1.2M**  
people accessed AHR  
data in 2020, a 70%  
increase over 2019

## HELPING OUR EMPLOYEES IMPACT THEIR COMMUNITIES

UnitedHealth Group provides distinctive giving experiences for all of our team members to give back to the communities where they work and live, across the nation and around the world, through charitable donations and volunteering.

**During a difficult year for the Twin Cities in Minnesota** following the murder of George Floyd, we were committed to ongoing efforts to rebuild parts of the community damaged by the civil unrest. We are grateful to our employees who have volunteered their time and worked with community leaders to support rebuilding efforts.

**1.7k**  
employees  
volunteered

**19k**  
hours to help rebuild impacted  
communities in the Twin Cities

**Employee giving** is enabled through our year-round United for Giving program. We support our employees and the causes they are most passionate about by matching their contributions – dollar for dollar – to the nonprofit of their choice.

**\$48M**  
donated

**18k**  
nonprofits globally  
received support

**Employee volunteering** is a unique feature of our United for Giving program. We encourage, support and reward employee community volunteer service by awarding employees who volunteer 30 hours per year with a \$500 grant to the nonprofit of their choice.

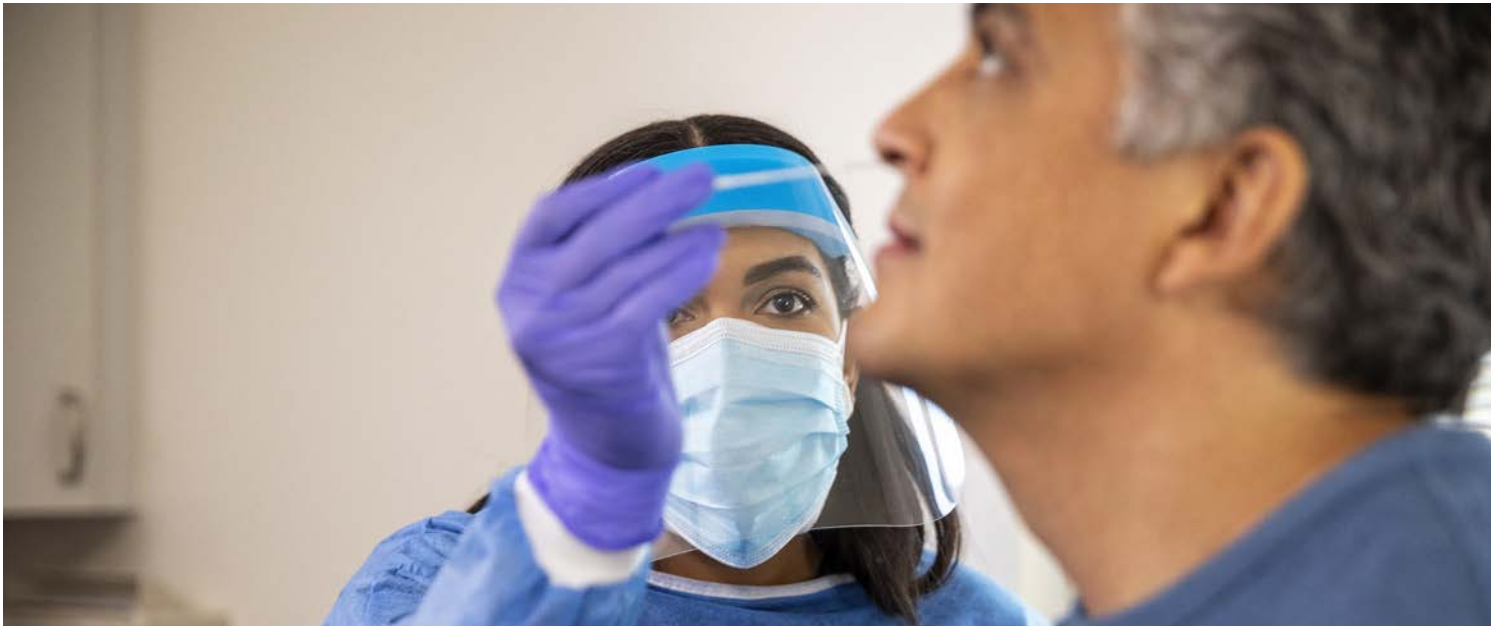
**93k**  
employees donated time

**2.6M**  
hours volunteered

**Our employee assistance fund** provides an opportunity for our team members to show compassion and provide support to their fellow colleagues during times of need.

In July 2020, we launched United for Each Other – our employee assistance fund – allowing employees to donate to colleagues impacted by natural disasters and qualifying catastrophic events, including Hurricanes Sally, Laura, Hanna and Isaias, and wildfires on the West Coast. The program is funded primarily by employee donations from across the company.

# AN UPDATE ON OUR COVID-19 RESPONSE



Since the onset of the pandemic, our highest priority has remained the health, safety and support of the communities and people we serve – including our dedicated team of 330,000 people and the heroic members of the broader health workforce around the world.

We have taken action to ensure easy access to affordable care and streamline processes for administering health care for our members, health care providers, customers, employers and consumers.

**For our members**, we provided direct customer and consumer support through premium credits, cost-sharing waivers and other efforts. We also waived all cost sharing for COVID-19 diagnosis and treatment, removed all COVID-19 prior authorizations and expanded access to virtual care by redeploying Optum clinicians to telehealth capabilities.

**\$2B**  
in direct customer and consumer support

**17k+**  
Optum clinicians redeployed to telehealth

**To support vulnerable populations** – including older adults, individuals who are uninsured, and those experiencing homelessness and food insecurity in the hardest hit communities in the United States and around the world – we provided more than \$100 million, including \$58 million in charitable contributions.

For example, partnering with the AARP Foundation, we provided \$5 million to support efforts to serve more than 1 million seniors experiencing food insecurity and social isolation and mobilized our cafeteria and food service teams to make meals for those in need.

**70M**  
meals provided to those in need around the world



OptumServe has helped provide nearly 4 million tests in underserved communities throughout the U.S. Additionally, our STOP COVID initiative focused on serving people of color by working with trusted community partners in five targeted communities to provide testing as well as wraparound support.

#### STOP COVID Provided

31k

COVID tests

23k

health and safety kits  
that included hand  
sanitizer and cloth masks

9k

food boxes



**To protect the health workforce** and support the care delivery system, we accelerated nearly \$2 billion in payments to care providers to provide needed liquidity for the health system.

Additionally, UnitedHealth Group was selected by the Department of Health and Human Services to assist in the processing and distribution of CARES Act funding to providers, which supported care-related expenses and lost revenue due to COVID-19 and helped ensure uninsured Americans received needed testing and treatment.

\$2B

in accelerated  
payments to care  
providers

\$100B+

in CARES Act funding  
processed and distributed  
to providers



#### United Health Foundation Funding Provided

1.8M

face masks

85k

surgical gowns

750k+

gloves

**To support the communities** and people we are privileged to serve, our \$58 million in charitable contributions helped at-risk populations, assisted communities and protected the health workforce. It also helped respond to urgent needs in the international communities where we operate.

Through the United Health Foundation, we contributed nearly \$5 million to the CDC Foundation, Direct Relief, the American Nurses Foundation and state-based organizations to support the nation's health workforce during the COVID-19 crisis. This funding was used to purchase and distribute personal protective equipment (PPE) to hard-hit states across the nation and support frontline health care workers.

In South America, we partnered with local governments to provide access to our hospitals, including lending nearly 300 beds for use by Brazil's public health system. We donated PPE and other supplies to communities we serve throughout Brazil as well as in Chile, Colombia and Peru.

**For our team members and their families**, we have taken steps to ensure their [safety](#), providing them with resources and support as they continue to serve the members, patients and customers who depend on us. We transitioned 90% of our nonclinical workforce to a work-at-home status while maintaining all service levels.

We also launched UnitedCARES, a high-touch support program for team members with a family member diagnosed with COVID-19, and offered emergency backup child care reimbursements and a transportation assistance allowance for those who rely on public transportation.

**We partnered with industry stakeholders**, leveraging our clinical knowledge, expertise and resources to develop new treatments, testing procedures and lifesaving equipment.

Partnering with Microsoft, we launched ProtectWell®, a return-to-workplace protocol that enables employers to bring employees back to the workplace in a safer environment.

We contributed \$5 million to the Mayo Clinic as it developed treatment innovations involving convalescent plasma therapy.

We developed and tested a new FDA-approved self-administered COVID-19 swab protocol that led to meaningfully improved testing efficiency and safety and the protection of health care workers.

We collaborated with pharmaceutical partners – including Johnson & Johnson (and its Janssen Pharmaceutical Companies) and Eli Lilly – to boost vaccine and treatment research efforts.

We deployed senior executives to support major scientific discovery and relief efforts, including providing assistance to the World Health Organization in the development of a global strategy for vaccine discovery and distribution, and developing and deploying a field-based hospital system in New Jersey.

100k+  
people and ~500  
companies used  
ProtectWell in 2020



Research  
has led to  
94k+  
critically ill COVID  
patients receiving  
convalescent  
plasma therapy

# PUBLIC POLICY

**UnitedHealth Group engages in efforts to help shape and inform public policy decisions that ensure all people have access to high-quality, affordable health care. Our participation – including making political contributions – is designed to improve the health care system and positively impact the people we are privileged to serve, our employees and shareholders.**



## OUR ENGAGEMENT

Our public policy engagement is focused on addressing the most pressing health care challenges and opportunities in the communities where we live and work. Public policy efforts are led by UnitedHealth Group's External Affairs organization, with engagement and partnership across UnitedHealth Group, including the Optum and UnitedHealthcare businesses. We engage government officials at the federal, state and international levels, serving as a trusted and solutions-oriented voice in the important discussions about health care reform and modernization.

Overall, key areas of focus include:

- Developing and advancing public policy solutions.
- Conducting internally generated research to provide key insights on the most pressing issues facing the health system.
- Partnering with leading academic institutions to work jointly on health care research and data analysis efforts.
- Fostering strategic partnerships with key stakeholders on policy and advocacy initiatives.





## OUR PRIORITIES

We are committed to helping ensure every person has access to high-quality, affordable health care that meets their unique health care needs and financial means. We support solutions that build on the strengths of today's health system and leverage innovative, proven, private-sector approaches and successful public-private partnerships. Our priorities include:

**Achieving Universal Coverage** by strengthening and expanding existing coverage options and public-private partnerships. We believe that the 29 million uninsured individuals in the U.S. can be covered through Medicaid, exchanges and the individual market.

**Improving Health Care Affordability** with the goal of reducing health care costs for consumers, employers, governments and the broader health care system. We believe this can be accomplished through a series of solutions, including transitioning to value-based care, addressing the high cost of prescription drugs and delivering more care at lower-cost sites of service with better clinical outcomes.

**Enhancing the Health Care Experience** by expanding the use of secure digital tools that deliver personalized, actionable cost and quality information, streamlining and standardizing quality measurement and increasing workforce capacity by amending state and federal scope of practice laws.

**Achieving Better Health Outcomes** by improving care quality to reduce the burden of disease. We believe improved health outcomes can lower health care costs by 40% by compensating providers for cost-effective, high-quality care, promoting evidence-based clinical approaches to care delivery and improving health literacy.

Additional public policy information can be found in [The Path Forward](#) on UnitedHealth Group's website.

## POLITICAL CONTRIBUTIONS

Political contributions are part of our efforts to advance solutions intended to ensure all people have access to high-quality, affordable health care. Our Political Action Committee is managed by a long-established governance process that includes a thorough review and approval of each contribution, and public disclosure of contributions in accordance with our [Political Contributions Policy](#), including publishing semiannual political contribution reports on our website. The Board of Directors' Public Policy Strategies and Responsibility Committee has oversight of political contributions and our advocacy efforts.

# ABOUT THIS REPORT

**This report covers the complete fiscal year, dating January 1, 2020, to December 31, 2020. Please contact [sustainability@uhg.com](mailto:sustainability@uhg.com) with any questions regarding this report or our sustainability efforts.**

## **Forward-Looking Statements**

The statements, estimates, projections, guidance or outlook contained in this document include “forward-looking” statements which are intended to take advantage of the “safe harbor” provisions of the federal securities law. The words “believe,” “expect,” “intend,” “estimate,” “anticipate,” “forecast,” “outlook,” “plan,” “project,” “should” and similar expressions identify forward-looking statements. These statements may contain information about financial prospects, economic conditions and trends and involve risks and uncertainties. We discuss certain risks that may affect our business operations, financial condition and results of operations more fully in our filings with the Securities and Exchange Commission, including our reports on Forms [10-K](#), 10-Q and 8-K. By their nature, forward-looking statements are not guarantees of future performance or results and are subject to risks, uncertainties and assumptions that are difficult to predict or quantify. Actual results may vary materially from expectations expressed or implied in this document or any of our prior communications. You should not place undue reliance on forward-looking statements, which speak only as of the date they are made. We do not undertake to update or revise any forward-looking statements, except as required by law.

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