

UnitedHealthcare's Surest Leads to More Preventive Care, Improves Member Satisfaction and Lowers Costs, Data Shows

10/5/2023

More employers in more states are adopting this health plan to help improve employee engagement, spur more preventive exams and reduce total cost of care by an average of 15%

The UnitedHealthcare Surest™ health plan, which eliminates deductibles and offers clear upfront pricing information to people in advance of treatment, helps members more frequently access preventive care services and lower out-of-pocket costs, according to recent data.¹ At the same time, the data shows employers can reduce health care costs by an average of 15%.²

UnitedHealthcare's Surest™ offers a reimaged approach to health benefits, providing members with a plan that helps improve engagement, spur more preventive exams and reduce the total cost of care by an average of 15%. Source: UnitedHealthcare

The newly released Surest **Impact Study** shows members are more actively engaged with their health plan compared to

traditional offerings.³ Surest is designed to make it less likely people will delay or skip potentially lifesaving preventive exams and treatments, in part by eliminating deductibles and providing transparent cost information in advance of making an appointment.

"We know people want a health plan that's simple, easy to use and helps them get the right care, at the right time and in the right setting," said Dan Kueter, CEO of UnitedHealthcare's commercial business. "We're pleased to see that Surest's innovative plan design, including an intuitive digital experience, is resonating with members and employers."

Hundreds of employers with a combined workforce of more than 4.4 million employees have opted to offer Surest as an option for 2024, including 1 in 5 of UnitedHealthcare's national accounts customers – making Surest the fastest growing plan among UnitedHealthcare's commercial offerings.

Key findings from this year's Surest Impact Study include:

Higher rates of preventive care: Surest members had a 20%⁴ increase in physician visits and a 9%¹ increase in preventive physical exams compared to people enrolled in traditional plans. That included a 15% improvement in preventive mammograms and a 34% higher rate of preventive colonoscopies for members.¹ These types of preventive care can help identify potential health concerns earlier, which may contribute to better health outcomes and improved quality of life.

Lower health care costs: Surest members paid 54%⁵ less out of pocket, while employers reported an average savings of 15%.² This is in part achieved by reducing inpatient hospital admissions by 13%⁷ and emergency room use by 6%,⁶ categories of care that are significant cost drivers for employers. At the same time, Surest members more frequently access higher-value settings, including urgent care at a 6%⁷ higher rate and a 7X increase in virtual care visits.⁷

Improved member satisfaction: For people enrolled in a Surest plan, the Net Promoter Score® – a key measure of consumer satisfaction – was significantly higher than industry benchmarks.⁸ Nine out of 10 Surest members re-enroll in the health plan year over year.⁹

One customer, Lumen Technologies, a multinational technology company that added Surest in 2020, found that **62% of employees surveyed said the plan had made them healthier.**¹⁰ Meanwhile, Lumen's health care costs per member dropped by up to 16%, while employees had 52% lower average out-of-pocket expenses compared to traditional plans.¹⁰

"Lumen has not increased our out-of-pocket health insurance costs in five years, and our Surest collaboration has been a key contributor to that achievement," says Marina Pearson, vice president, benefits and policy, at Lumen. "During that time, we've added improved technology, additional quality benefits and greater control over health care costs and care, accomplishments that demonstrate our commitment to retaining and attracting employees to our company."

UnitedHealthcare offers the Surest plan to employers with 51 or more employees nationwide with self-funded health plans. Following further expansion this year, Surest is available in 32 states and territories, including Washington, D.C., to fully insured customers with 51 or more employees. The goal is to offer fully insured plans to six additional states by the start of 2024.

For more information about the Surest health plan and study, [click here](#).

Increases in access to preventive screenings and cost savings, both for individuals and employers, are not guaranteed.

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About UnitedHealthcare

UnitedHealthcare is dedicated to helping people live healthier lives and making the health system work better for everyone by simplifying the health care experience, meeting consumer health and wellness needs, and sustaining trusted relationships with care providers. In the United States, UnitedHealthcare offers the full spectrum of health benefit programs for individuals, employers, and Medicare and Medicaid beneficiaries, and contracts directly with more than 1.7 million physicians and care professionals, and 7,000 hospitals and other care facilities nationwide. The company also provides health benefits and delivers care to people through owned and operated health care facilities in South America. UnitedHealthcare is one of the businesses of UnitedHealth Group (NYSE: UNH), a diversified health care company. For more information, visit UnitedHealthcare at www.uhc.com or follow @UHC on **LinkedIn**.

1 Comparison of members identified as having 12 months enrollment in a UHC plan in 2021, and 12-months enrollment in a Surest plan in 2022. 167_V01.

2 Combination of modeled and actual results across Surest prospects and clients in 2022; independently developed benchmark based on a database containing health care claims from 80 million U.S. lives risk adjusted for demographics, geography, and disease burden.

3 Surest 2022 book of business results. 22_V04, 133_V03, 163_V02.

4 Surest 2022 book of business plan sponsors with both medical and pharmacy data within our warehouse; industry 2022 commercial benchmarks and risk adjustment methodology. Risk adjusted for demographics, geography, and disease burden. 168_V01, 66_V03, 169_V01, 71_V03, 67_V03.

5 Comparison of 2022 medical out-of-pocket spend for members who migrated to a Surest plan in 2022 compared to members from the same employers in a non-Surest plan. 141_V04.

6 Surest 2022 book of business plan sponsors with both medical and pharmacy data within our warehouse; industry 2022 commercial benchmarks and risk adjustment methodology. Risk adjusted for demographics, geography, and disease burden. 168_V01, 66_V03, 169_V01, 71_V03, 67_V03.

7 Surest Doctor On Demand (DoD) 2022 utilization compared to 2022 DoD book of business. 46_V04.

8 Surest self-funded 2022 book of business; commercial benchmarks and MARA risk adjustment methodology. Risk

adjusted for demographics, geography, and disease burden.

9 2022 Surest book of business. 131_V03, 125_V03.

10 Surest medical and pharmacy claims compared to a large commercially insured national dataset matched by gender, age, urbanicity and ZIP code, 2022.

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Source: UnitedHealthcare