



A MODERNIZED, EFFICIENT HEALTH PLAN

Introduction to
UnitedHealthcare

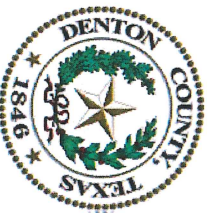
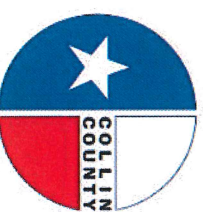
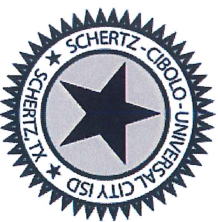
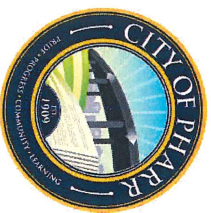


Hidalgo County
September 24th, 2019





YOU ARE IN GOOD COMPANY.....



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The Future Is Now – From the ground up, UnitedHealthcare is different

UNITEDHEALTH GROUP®

A DISTINCTIVELY DIVERSIFIED ENTERPRISE



HEALTH BENEFITS

Helping people live healthier lives®.

Complementary but distinct business platforms



HEALTH SERVICES

Helping to make the health care system work better for everyone.

FOUNDATIONAL COMPETENCIES

Clinical Care Insight

Technology

Data and Information

OUR UNITED CULTURE

Integrity

Compassion

Relationships

Innovation

Performance





We are a Public-sector market leader

- **Presence** – We have a substantial Texas public sector customer base representing more than **200,000 covered Public Sector ASO members** (References are plenty) and over **20,000 employees in the state** Including Nearly **1000 employees in Harlingen/McAllen**.
 - Our Average annual medical trend for our public sector clients was a mere 4.5% over the last 3 years

We understand that employees want to help understanding their benefits

- **Advocate for Me** - Our Industry leading Advocate4Me service model (English and Spanish) is located in San Antonio and provides a hands on experience when employees call us.
 - We provide a plethora of tools to truly engage you, with the sole purpose of helping you understand and Navigate the system.
- **Personal Health Support** - Our Personal Health Support Nurse Team located in Richardson, Texas will provide a hands on “Nurse in the Family” for transparency tools, mobile applications, wellness tools
 - We help members seek care from the best providers through our UnitedHealth Premium® designation program while providing the ability to compare costs through health care cost estimator tool.

We Provide a long term strategy and a long term value for the Hidalgo County Team

- **Account Management** - 3-person core Account Management Team, Medical Directors, Nurses, Analysts and more.
 - **Carolina Walker**– Strategic Account Executive, leads Account Management team with over 15 years of experience
 - **Connie Hernandez** – Account Manager, local and assigned to our most important RGV customers.
 - We provide data, reporting and analytics, as well as the team to help your Benefits Team understand what the data means, and what to do with it.

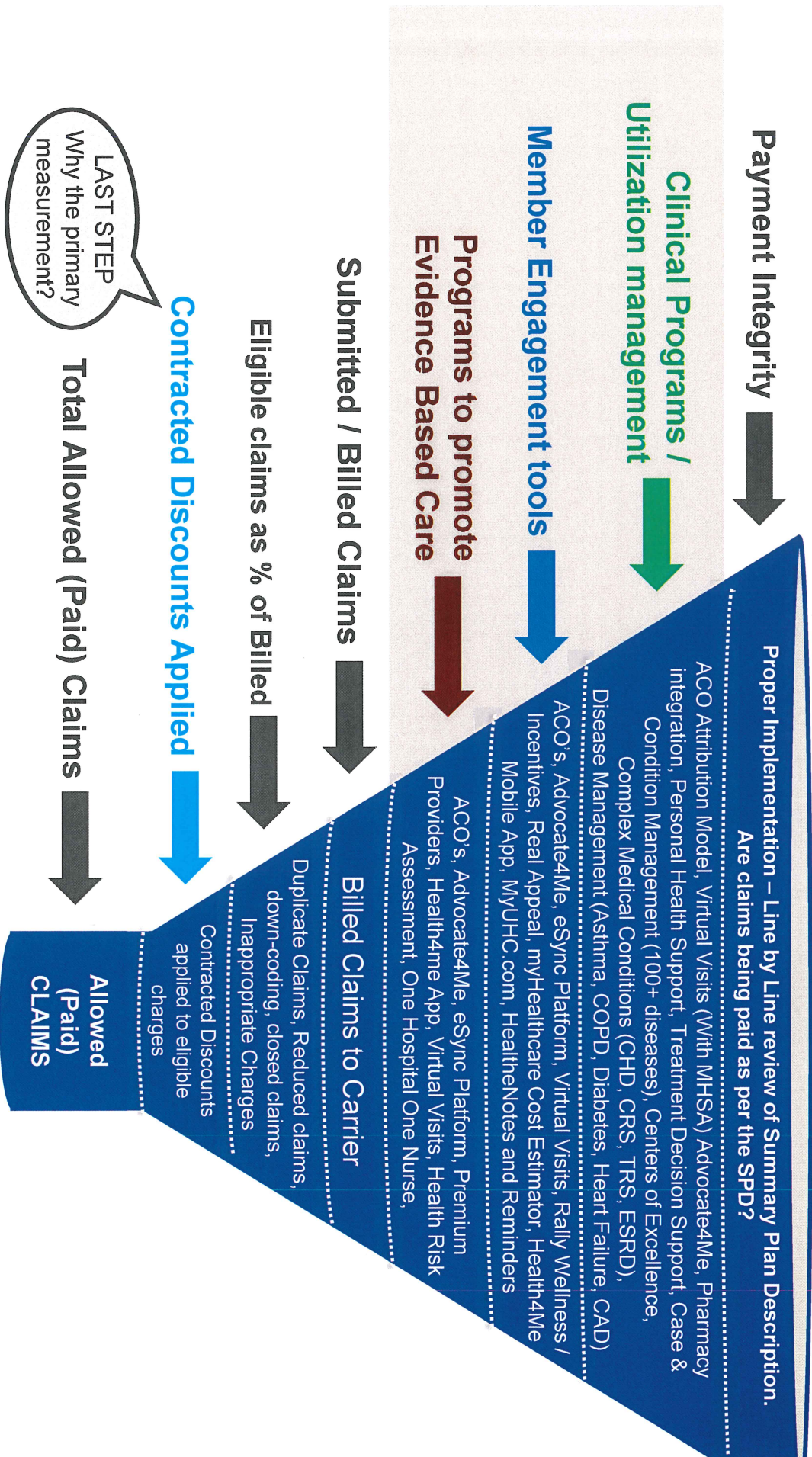


The Hidalgo County Account Management Team

Your team will stay focused on our performance and your satisfaction.



A new Way of Thinking - The Modernized, Efficient Healthplan



Discounts and Average Bed Days per 1000 EE's





The effect on total PSPM Inpatient Costs

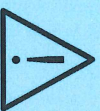


Unit cost and better utilization – they both matter.

If you focus only on the discounts and ignore the cost advantages of cost management, you may miss a significant area of potential savings.

Example (Bed Days per 1000):

 <p>Carrier A</p>	<p>Average charge per inpatient day: \$10,000</p>	<p>X</p>	<p>Average length of stay: </p>	<p>=</p>	<p>Billed charge 227 days: \$2,270,000 X 50% discount \$1,135,000 Paid</p>
 <p>Carrier B</p>	<p>Average charge per inpatient day: \$10,000</p>	<p>X</p>	<p>Average length of stay: </p>	<p>=</p>	<p>Billed charge 298 days: \$2,980,000 X 55% discount \$1,341,000 Paid</p>



When Utilization is taken into consideration the discount evaluation is misleading.

The Total Cost of Care



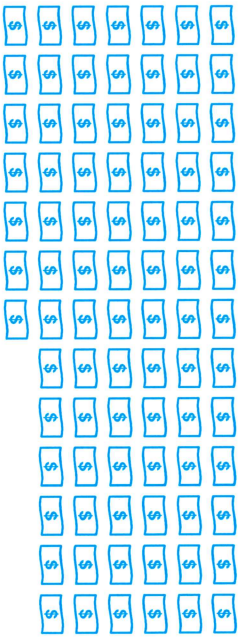
Utilization is just as important. What's the cost of an over utilized ER?

Consider annual emergency room visits among two carriers:

Carrier A 85 Emergency Room visits

\$1,000 ER cost after discount is \$500.

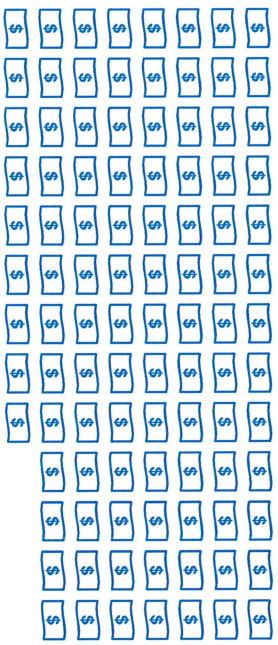
$$85 \text{ visits} \times \$1,500 = \$127,500$$

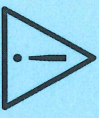


Carrier B 100 Emergency Room Visits

\$1,000 ER cost after discount is \$450.

$$100 \text{ visits} \times \$1,500 = \$150,000$$



 ... through better education, engagement and ease of access to virtual visits, Carrier B delivers **15% lower total costs.**

What Clinical Programs are included?



Embedded programs

- \$0 Virtual Visits
- \$0 Copay for Kids program
- eSync Platform
- Emergency Room Decision Support
- Optum Behavioral Health Solutions
 - With ABA Therapy
- Fiduciary
- Premium Designation Program (Virtual ACO)
- Steerage to Premium Providers
- UnitedHealthcare App
- myUHC Online Portal for employees
- Rally Wellness Program
- Rewards Tracking Available
- Real Appeal Weight Loss Program
- HealthCare Cost estimator
- Health Plan Manager Reporting
- Employer eServices
- Real Time Enrollment
- Enrollment Meeting Support and Staffing
- Pharmacy Integration
- Integrated Stop Loss
- Predictive Model (Real Time)

Custom Personal Health Support with

Disease Management

- 8% - 12% Outreach
- 16 Member Dedicated Nurse Team
- Nurse in the Family
- Treatment Decision Support
- Case Management for 100+ Conditions
- Intensive Disease Management Programs
 - Asthma
 - Coronary Artery Disease
 - Heart Failure
 - Diabetes
 - COPD
- Centers of Excellence
- Cancer Resource Services
- Bariatric Resource Service (Guardrails)
- Congenital Heart Disease Resource Service
- Kidney Resource Services
- Transplant Resource Services
- Healthy Pregnancy Program
- HealthNotes
- HealthNote reminders
- Rally Health & Wellness on myUHC.com
- Case Management for 50+ Conditions

ADVOCATE4ME



OUR MEMBER SERVICE MODEL

Our goal is to deliver an enhanced experience, customized to employees' needs through Intelligent Routing, a part of our exclusive Predictive Personalization

We take our understanding of their family's situation and history...

And connect them to the Advocate suited to them

CREATING A RELATIONSHIP BETWEEN FAMILIES' AND ADVOCATES



Local & National network access



One Seamless, Open Access Network

Largest, National, Seamless, Open Access Network

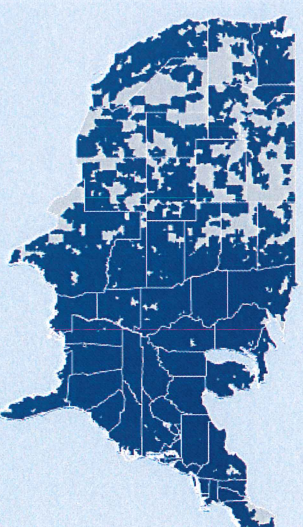
- **867,500** physicians
- **5,300** hospitals
- **66,000** pharmacies
- **2,200+** convenience care clinics
- **965** Centers of Excellence
- **98%** of the U.S. population has access to our providers
- **No additional network access fees or hidden costs**

Minimal Provider Disruption

- Disruption Results = 97.6%
- Based on all providers, not just the ones participating with your current provider.
 - Knapp Hospital (Non-Par) = 1.26% of eligible charges

Local network access for 98% of US population

The UnitedHealth Premium designation program helps consumers make informed physician choices from our broad network



■ Network coverage

Premium Provider Utilization



High utilizers of Premium Providers (16 Specialties and 47 subspecialties) have lower overall net paid costs, experienced fewer ER visits per 1,000, shorter inpatient stays and demonstrated a higher level of optimal healthcare decision making.

Impact on costs and quality

Peer Membership: 303,440

Measure	Low Utilization ¹	High Utilization ²	Difference
Percent of Total Population	48%	29%	36% lower
Claims Risk	2.261	1.440	51% lower
Covered PMPM	\$600	\$296	21% fewer
ER Visits per 1,000 members	251.9	199.4	51% fewer
Inpatient Admissions per 1,000 members	84.9	41.7	20% shorter
Average Length of Stay	4.9	3.9	6.4 pts lower
Readmission Rates	11.3%	4.9%	9.6 pts higher
Consumer Activation	57.0%	66.6%	

¹ Low Premium Provider Utilization = Less than 75% of all Eligible Charges for Premium Providers
² High Premium Provider Utilization = 75% or more of all Eligible Charges for Premium Providers

Higher Premium Provider utilization shows lower cost and utilization of services.

Rally Health & Wellness



Creating fun experiences for employees to engage in better health every day.

Health Survey and Rally Age
Start with the Health Survey to get your Rally Age.

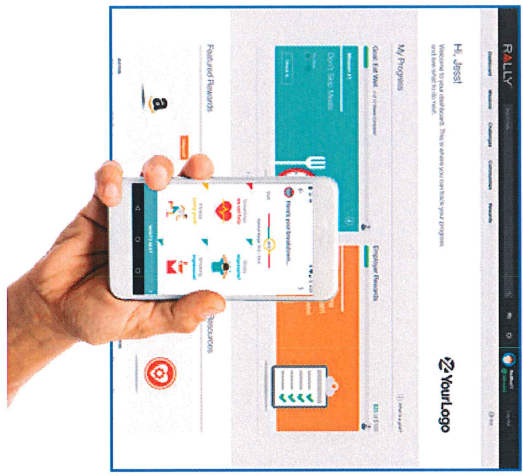
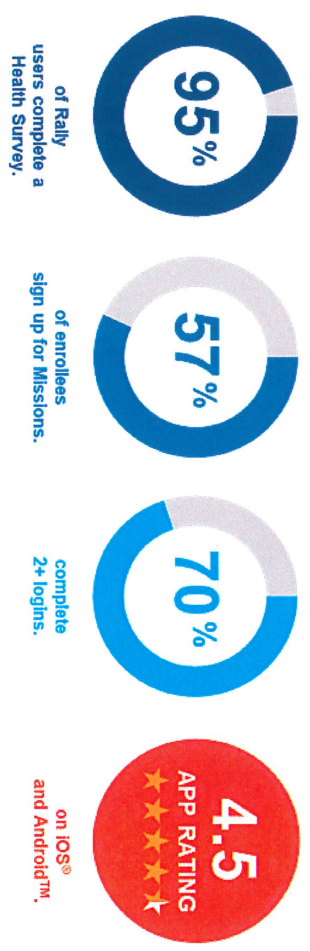
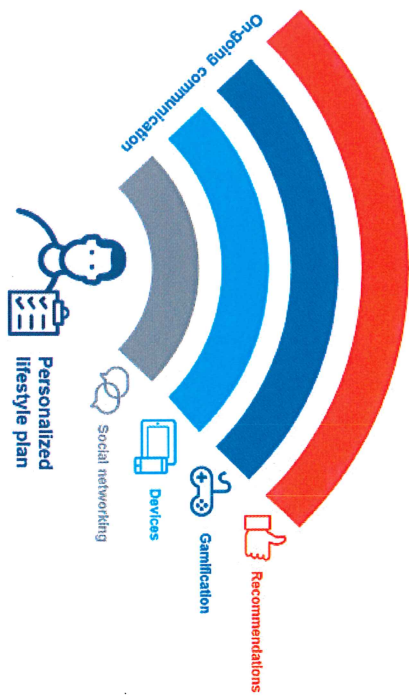
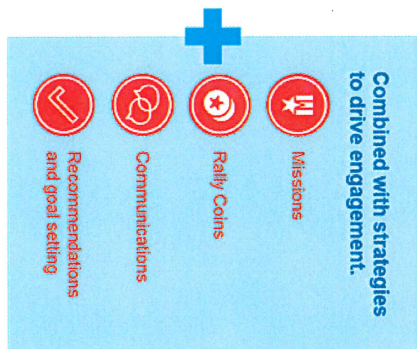
Missions
Choose simple activities, called Missions, to help you toward your health goals.

Challenges
Drive engagement and get employees excited about Rally.

Communities
Many topics bring people together with common interests or profiles.

Personal Health Record
One place to store your personal health information.

Dashboard
Check in on Missions and get access to Challenges, rewards and communities.



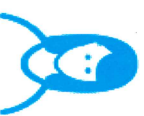


real appeal®

Your employees get better health delivered to their doors.

Real Appeal is a virtual weight-loss program for your employees who are ready to lose weight. It offers:

- Opportunities for employee engagement with one-to-one and live group online coaching. Plus, employees get a box of weight-loss resources delivered to their homes.
- Interventions that may help lower costs with fewer claims from diabetes, cardiovascular and other weight-related conditions.



Support
From the very first interaction, your team will be knowledgeable, accountable, available and responsive.



Implementation toolkit
The easy set-up includes turnkey promotional material and an engagement support team to minimize Human Resources time commitment and help maximize engagement results.

1

2



Managing performance
A dashboard of metrics, satisfaction rates and insights will be available. We work with you to refine and modify your program as needed to meet your company's goals.



Safe and secure
Employee personal data is secure, identities are kept private and every aspect is HIPAA compliant.

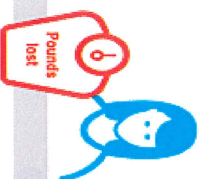
4

3



Pay only for success
After the initial Welcome Session, you only pay for employees who stay on track with weight loss.

5



ROI: **\$1.80** for every \$1

PreCheck MyScript: Visibility at the point of care



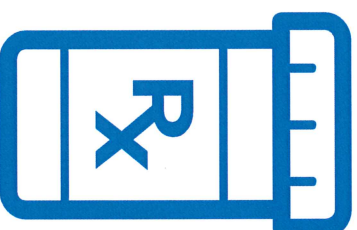
Improve affordability, adherence and experience.

PreCheck MyScript eliminates pharmacy-benefit confusion by making it easy for a

physician to access each patient's specific:

- Prescription drug list and cost information.
- Lower-cost alternatives.
- Prior authorization requirements.

This innovative solution empowers physicians to improve the employee experience. It's provided at **no additional charge** as a collaboration between UnitedHealthcare and OptumRx®.



Timely prescriptions.

Lower cost.

Transparent prices.

Better care.

PreCheck MyScript enables your employees to get economical medications without delay — a clear path toward adherence.

22%

increase in the use of lower-cost alternatives.¹

¹UnitedHealthcare book-of-business, May–Mid-Oct 2017.

Through the use of PreCheck MyScript,
over 30%

of prior authorizations were avoided.¹

Dx2Rx (Diagnosis to Script) Program



Leverage technology to reduce prescription rejections and disruptions.

Dx2Rx (Diagnosis to Script) Program uses automated medical and pharmacy claims analysis to identify diagnoses and streamline prescription processing.

Existing medical diagnosis



A claim is submitted for a prescription.



Through a real-time check, the prior authorization (PA) is approved based on the diagnosis.



The pharmacist fills the Rx.



The employee picks up the Rx and starts taking it right away.

New medical diagnosis



Employee receives a new diagnosis.



The prescriber e-submits the new prescription to the pharmacy.



The pharmacist enters the diagnosis code to avoid the PA requirement.



The employee picks up the Rx and starts taking it right away.



The program currently includes medications for: ADHD, multiple sclerosis, narcolepsy, dry eye syndrome, post-herpetic neuralgia (lidocaine patch), anticonvulsants (select single source brands) and preferred anti-inflammatory medications. We continue to evaluate additional medications to add to the program.

¹ UnitedHealthcare commercial customers. Dx2Rx pilot program. 2017.

40% reduction¹
in prior authorizations in key categories.

Holding UnitedHealthcare (us) Accountable



Net Cost Guarantee (Expected Claims)

Encompasses the **Total Cost of Care** equation, not just the discounts (Discount Guarantee)

- Hold UnitedHealthcare accountable to our commitment to use creative approaches to lower claim costs with solutions that improve care for your employees. Everything we do comes back to the claim costs.
- Claims target is adjusted for the addition and proven success of our most impactful **clinical programs**.
- 50% of our base fees (Before RX Rebates) at risk.
- Expected Claims = \$531.65

Integrating Stop Loss

Claims data is automatically fed electronically from the claim system to the stop loss accumulation engines.

- Immediate and Automated Reimbursement to customer, no waiting. Especially important with extremely high claimants
- No separate Stop Loss Claims submission process
- No second guessing of if Plan's claims are covered by the Stop Loss policy
- Monthly Accommodation is included with ASL

Administrative services provided by United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through UnitedHealthcare of Texas, Inc. Advocate services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through Advocate (Advocate4Me) services is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Advocate services are not an insurance program and may be discontinued at any time.

The Healthy Pregnancy Program follows national practice standards from the Institute for Clinical Systems Improvement. The Healthy Pregnancy Program can not diagnose problems or recommend specific treatment. The information provided is not a substitute for your doctor's care.

The UnitedHealthcare Healthy Pregnancy application is only available to eligible members of certain employer-sponsored plans. Application registration is required. All UnitedHealthcare members can access a cost estimator online or on the mobile app. None of the cost estimate tools are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing the tool, please refer to the Website or Mobile application terms of use under Find Care & Costs section.

Rally Health provides health and well-being information and support as part of your health plan. It does not provide medical advice or other health services, and is not a substitute for your doctor's care. If you have specific health care needs, consult an appropriate health care professional. Participation in the health survey is voluntary. Your responses will be kept confidential in accordance with the law and will only be used to provide health and wellness recommendations or conduct other plan activities.

Real Appeal is a voluntary weight loss program that is offered to eligible participants as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

UnitedHealthcare Motion is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker and/or activation credit may have tax implications. You should consult an appropriate tax professional to determine if you have any tax obligations from receiving an activity tracker and/or activation credit under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. Contact us and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Virtual visits are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations.