

# Fact sheet:

## Definity<sup>SM</sup> consumer-driven health plans

### About Definity<sup>SM</sup> consumer-driven health plans from UnitedHealthcare

UnitedHealthcare rolled out its first consumer-driven health (CDH) plan in 2000 in response to employer frustration with rising health care costs, inconsistent quality of care and employee requests for more control of their health care. Today, UnitedHealthcare's Definity consumer-driven health plans serve over 2.8 million CDH members with individualized approaches that help them become informed, active health care consumers.

With the deepest and broadest experience in the field, we continually develop innovative consumer activation programs and transparency tools that make quality and price information more available, supporting our broader mission to transform the health care system into one that is market-driven and centered on the consumer. Our consumer-driven health plans support employers of all sizes with account based plans that are relevant to your goals and objectives, all with the support you need to be successful.

### Facts and figures: The power of Definity CDH plans

(Definity Health Savings Accounts,<sup>1</sup> Definity Health Reimbursement Accounts) Over 24,000 employers rely on our consumer-driven health plans (includes individual

policies through UnitedHealth Group's Golden Rule business). CDH plans continue to be an area of growth across all employer sizes.

Following are key insights from our CDH business:

- 24,070 – number of employers offering a CDH plan (Fall 2008)
- HSAs have application across all income groups, consumer life stages and varied employer environments.<sup>2</sup>
- In a recent analysis, those enrolled in Definity CDH plans are 12 % to 20 % healthier than their peers in traditional plans.<sup>3</sup>
- Personalized messaging leads to positive changes in consumers' behavior, influencing both their health and health care spending.
- The integration of the health plan and HSA administration by OptumHealth Bank<sup>4</sup>, Member FDIC, brings health and wealth together.
- Individuals enrolled in Definity CDH plans are as satisfied with their plan as those who have traditional health coverage.

<sup>1</sup> Definity HSAs are provided or offered in conjunction with OptumHealth Bank, Member FDIC.

<sup>2</sup> 2006 UnitedHealthcare Definity HSA Analysis

<sup>3</sup> 2008 CDH Impact Study (HRA vs PPO)

<sup>4</sup> A UnitedHealth Group company

### Supporting consumers: Activation programs

Recognizing the critical importance of supporting consumers throughout the decision-making process, we pioneered a model called activation. Activation programs help anticipate the health care needs of individuals, then encourage positive changes in their behavior based on those needs. These programs are not reserved just for individuals in a consumer-driven plan; throughout 2007, 8 million consumers in any type of health plan through a UnitedHealth Group business received the personal support of activation programs. Examples of this new model include:

- **Personal health messaging** – No more mass mailings with general health information. Instead, members receive personally customized messages based on age, gender and/or medical history. These individualized messages help people take action

and are delivered via the Internet, over the telephone and through the mail.

- **Monthly health statements** – Monthly health statements, which read like credit card bills, provide summaries of an individual's claims experience and health care account balances. They also incorporate customized personal health messaging.
- **Personal health record** – Provides a comprehensive and portable picture of an individual's medical record, based on pre-populated claims, clinical and pharmacy data, lab results and health assessments. It also provides the option for the member to self-report information.
- **Health coaching** – A more personal health support system is provided by registered nurses who engage in deep dialogues

with consumers, including making proactive outbound calls. From exploring treatment options to walking individuals through their disease management opportunities, these nurses are making health care easier to use and helping consumers make informed decisions by providing resources for getting the appropriate care.

- **Changing behaviors** – A recent study\* shows activation programs are leading to positive changes in consumers' behavior, influencing both their health and health care spending.

\*2006 review of 50,000 Definity CDH members who received personalized messages.

### Transparency: Quality & price information

We have advanced transparency to foster a more open marketplace for health care, including:

- **Physicians** – Consumers can research whether a physician has earned quality and cost-efficiency designations. The program is currently available in 132 markets and covers 21 specialties.

- **Hospitals** – Consumers can compare cost information for specific conditions and treatments across hospitals and assess facilities' quality ratings for those treatments. This is currently available to members in a consumer-driven health plan in approximately 140 markets, covering 54 inpatient and 24 outpatient procedures.
- **Pharmacy** – Consumers can compare the cost of medications at different pharmacies in their area. A savings advisor tool can recommend how to reduce their overall pharmacy costs.
- **Dental** – Consumers can research prices for specific dental procedures with a designated dentist (actual negotiated rates are shown), compare charges between in- and out-of-network dentists, and identify benefit limitations.
- **Treatment estimates** – Consumers can research pricing for specific procedures or services based on their ZIP Code, providing consumers an accurate approximation of how much specific health care services may cost.

### Study results: Positive behavior changes

Because of our large membership, we're able to qualify and quantify the effectiveness of our CDH plan designs. Following is a brief synopsis of recent analyses.

Study	Question	Results
<b>Multi-year impact study</b>	In general, how does a consumer-driven health plan compare to traditional plans, in terms of health care utilization and costs?	A comprehensive five year study of consumer-driven health plan members versus their traditional plan peers indicates that Definity consumer-driven health plans deliver sustained positive financial results for employers, while encouraging appropriate health care utilization among consumers.
<b>Quality of care</b>	Do members in consumer-driven health plans sacrifice preventive care or care for chronic conditions to save money?	This study of consumer care patterns found that members of a consumer-driven health plan received preventive and evidence-based care at rates equivalent to, or higher than, rates for members of traditional plans.
<b>Personalized Health Messages</b>	Who receives messages? How are those messages delivered? Do the personalized messages have an impact on the behaviors of those who read them?	A recent study shows that those who read a personalized health message were significantly more likely to receive clinically recommended screenings for breast and cervical cancer, high blood pressure and cholesterol.
<b>Health Savings Account (HSA) data analysis</b>	Who opens HSAs? Who funds their HSA? Who saves or spends money in their HSA?	A majority of individuals — including those at low income levels — contribute their own funds and carry over balances. They understand how their benefits work and realize the advantages of saving early for future health care expenses.
<b>Attitude study</b>	Do people enrolled in consumer-driven health plans feel different about their role in health care or about the plan?	Survey results confirm measurable, higher awareness of the cost of care and the individual's ability to participate in health decisions among enrollees in consumer-driven health plans.

