



UnitedHealth Group®

Innovation: Unlocking the future of health care

Fall 2011

Innovation Spotlight

We are pleased to present the latest edition of the Innovation Spotlight. In this issue we cover innovations that address those who are just beginning their experience as independent health care consumers, as well as those who are planning for retirement. In each case we are leveraging the flexibility of individual choice and empowered decision making for a deeply personal consumer experience. We also look at some of the ways UnitedHealth Group is working to expand access to health care by removing barriers and by working with large retailers to make local community services more broadly available. Finally, our approach to innovation is starting to be recognized outside our immediate industry, so we've included a peek at how we're working to develop game-changing products, tools and services.

For an informative, interactive experience, join us at our Innovation Web site:

<http://www.uhginnovation.com/#/home>.

UnitedHealthcare Wrks4me

We asked younger adults (age 18 to 29) what they wanted out of a health insurance plan. They said first, they wanted a plan they could afford, and they also wanted some services to be available without needing to satisfy a deductible. Second, they wanted choices to allow them to select services relevant to their lifestyle – and their budget. So we developed **Wrks4me**.

Wrks4me is a new, easy-to-understand health insurance product that comes at an appealing price point for consumers in this segment. Wrks4me provides first dollar coverage for a range of services that are important to young adults, like two dental cleanings, and two doctor visits per year, and preventive care with no copays or deductibles. At the same time, the plan is flexible enough to allow them to personalize some of the services included in the plan. The plan includes enhanced dental, vision and pharmacy coverage. Consumers can reduce their monthly contribution by opting out. They can even choose the deductible that best fits their personal situation. And with the Wrks4me portal, enrollment is simple.

Wrks4me is an example of how we're innovating to meet an evolving market demand for this fast growing demographic.

Status: Pilot phase

Health Wealth Decision Support

It is estimated that a 65-year-old couple retiring this year will need a quarter of a million dollars to pay for medical expenses throughout retirement, not including nursing-home care.¹ And nearly half of Americans are at risk of not having the resources to pay for basic retirement expenditures and unreimbursed health care costs.²

Now, there's a new way to help consumers plan, pay and save for their health care expenses in retirement. The new Health Savings Checkup from OptumHealth Financial Services lets consumers estimate their health care costs in retirement based on our proprietary database of over \$130 billion of claims information. This realistic approach helps educate people on their expected out-of-pocket health care expenses in retirement. More importantly, the system creates interactive scenarios that show people how to save more, spend less and get healthier.

Status: Sept 23, 2011, launch to myuhc.com® customers; new public tool coming soon!

AARP® Innovation Joint Venture Pilots

Innovation is more than just bright ideas. We seek innovations that will have a transformative effect on the health care system, which means they must be capable of being scaled up to work on a massive basis.

1. Fidelity Investments, 2010. Assumes no employer-provided retiree health care coverage and a 17-year retirement for men and 20 years for women.

2. EBRI. 2010 Retirement Readiness Rating.

As part of our disciplined strategy to accomplish large-scale change, UnitedHealthcare Medicare & Retirement is collaborating with AARP Services Inc. to pilot existing UnitedHealth Group innovations on a huge scale. Some of the 40 million AARP members will be using products like the Optum Financial Health/Wealth Calculator (mentioned above) and ManyStrongSM, a community and social networking support website for people affected by serious illness, traumatic injury or other health events. We're gathering their feedback and input in order to further develop and refine our offerings.

This approach is paying off. Just this summer the Product Development and Management Association (PDMA) announced that UnitedHealth Group won a 2011 Outstanding Corporate Innovator Award. PDMA's announcement highlighted a specific strategic commitment to innovation, resulting in a successful track record of significant new product and service launches over the past five years.

In pilot.

Community Services ConnectTM

UnitedHealthcare is teaming up with the world's largest retailer, Walmart[®], to improve the consumer health care experience. UnitedHealthcare Community Plan representatives are going into Walmart stores to meet consumers where it's convenient for them. Using an interactive and engaging iPad[®] experience, we're helping customers find organizations and resources to help them live healthier lives, including affordable housing, clothing, transportation, food and youth activities.

The collaboration leverages the unique competencies of each organization and aligns well with a shared commitment to delivering value and high quality services at the lowest available cost in the marketplace. *Community Services Connect* events increase access to community services and awareness of Medicaid to customers who frequent Walmart stores.

Status: In pilot.

Optum Flu Shot Card / Coupon for Care

Improving access to care is a key aspect of our mission to help people live healthier lives and make health care work better. The Optum Flu Shot Card and Coupon for Care programs are aimed at making it more likely that members will get the care they need by removing barriers in the form of inconvenience and cost.

The Optum Flu Shot Card is an employer-based flu vaccination card program. The card is mailed directly to the employee's home and can be used at leading pharmacies across the US. This program makes flu shots available to remote employees, spouses and dependents, rather than just to onsite employees, helping to reduce absenteeism and increase productivity by avoiding the flu.

The Coupon for Care program is designed to increase adherence to select recommended preventive care screenings, initially among our Medicaid-enrolled members. For our pilot, we identified diabetic members who had not received dilated retinal eye exams in one rural Tennessee county. Working together with contracted providers we designed a targeted mailing list of these members and mailed them coupons redeemable for a free eye exam in addition to an incentive gift card for everyone who participated. This pilot demonstrated a 20 percent increase for this important screening within only two weeks.

Providing better access to preventive care like flu shots and eye exams is just part of our long-standing commitment to advancing health promotion, disease prevention and wellness services for the people we serve.

Status: Optum Flu Shot Card, launching Fall 2011; Coupon for Care, in Pilot.

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