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In Touch is a publication for UnitedHealthcare customers. It's designed to help you and your employees get the most value out of your health plan, and keep you informed about our latest products and services.

Our customer e-newsletter has a new name

Now it's *Customer Connection*. Get the very latest news about your benefits plan by subscribing to our monthly e-newsletter. Just visit uhctogether.com/enews to sign up and be added to our e-mail list.

For a complete description of the UnitedHealth Premium® Designation program, including details on the methodology used, geographic availability, program limitations and medical specialties participating, please see myuhc.com®.

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in
Touch



in Touch

Helping customers get more out of their health plans.

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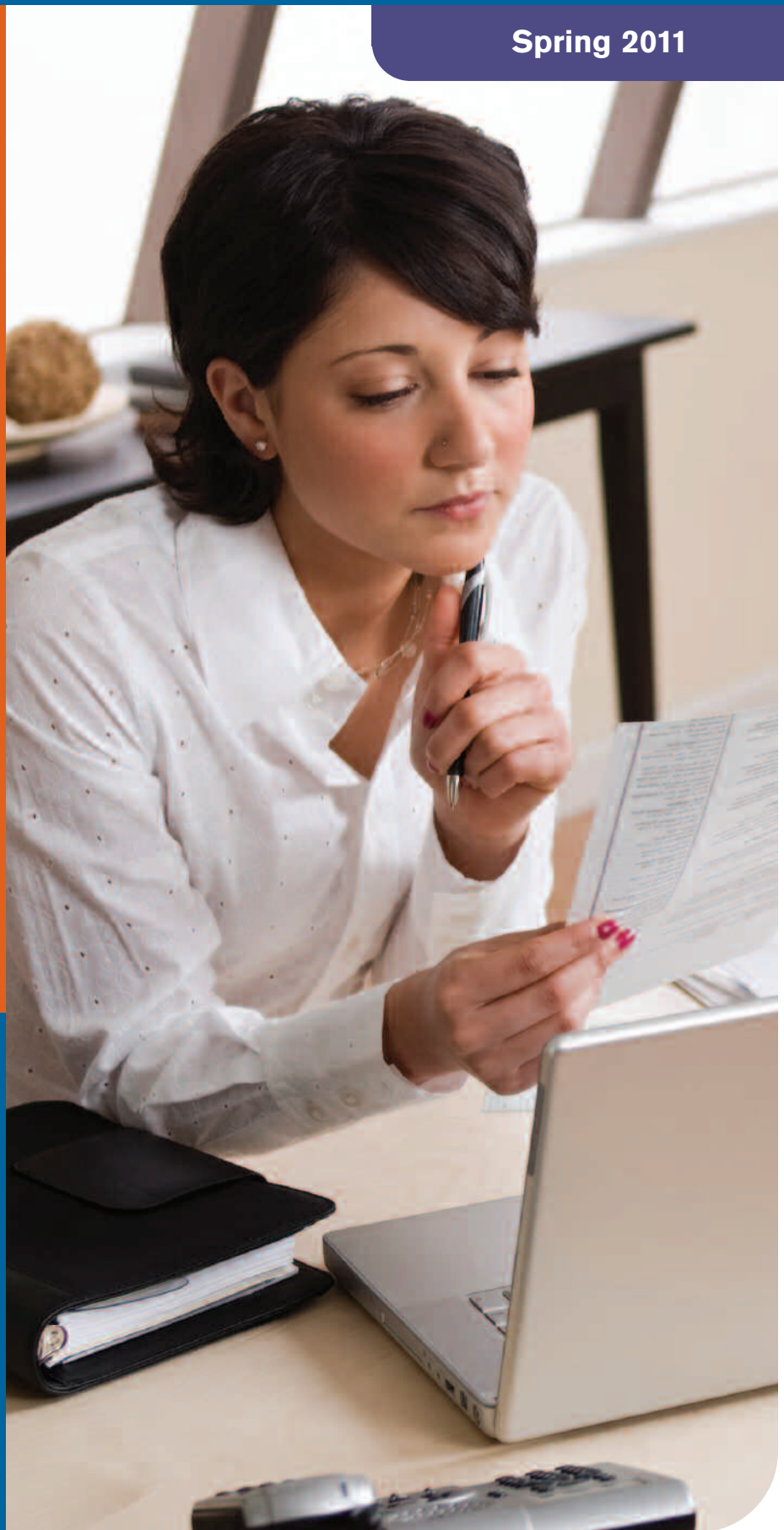
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Feeling confused about health reform?

You're not alone.



The Society for Human Resource Management's (SHRM) recently conducted a poll¹ to examine how employers are responding to health reform. The poll surveyed human resource professionals in the compensation and benefits field.

They found that fewer than 10 percent of HR professionals felt either "extremely knowledgeable" or "very knowledgeable" about the new reform law. Fully 55 percent said they were "not very knowledgeable" or "not at all knowledgeable."

If this sounds familiar, here's an easy way to catch up on what the new reform law means and how it may affect your company. The United for Reform Resource

Center is your resource for health reform information. You'll find the latest news on public policy and industry strategies – everything you need to respond to health reform legislation.

Among the many resources here you'll find our informative brochure, Navigating Health Care Reform. There are versions for small employers and larger employers, ready to be downloaded. There's also a handy reform timeline, information on the provisions, next steps, and key links for more information. Just type in this link:

http://www.uhc.com/united_for_reform_resource_center.htm

¹ Employer and Employee Reactions to Health Reform; Employee Benefit Research Institute, January 2011 Vol. 32, No. 1

Promote better care decisions

We recently asked a group of employers to name the most important cost-saving part of their health benefits plan. By a wide margin they said that network discounts were the most meaningful to them.¹

Fortunately, UnitedHealthcare clients have the advantage of one of the largest commercial networks in the industry, with excellent discounts. We estimate that for all services combined (inpatient, outpatient and professional), using the network results in an average reduction off billed charges of 40 to 55 percent.²

Going beyond discounts

There's more to our network than just discounts. And that's important because research shows there are wide variations in the way health care is delivered. For example, some primary care physicians order more than twice as many CT scans as their colleagues in the same practice.³ More importantly, the question isn't so much about **how much** care is delivered, but whether it is **the right care at the right time**.

We use our claims data to evaluate our network physicians and facilities beyond the basic credentialing criteria. This process goes further and recognizes those who meet

national industry guidelines for quality and local market benchmarks for cost efficiency.

Information for better decisions: UnitedHealth Premium® designation

The UnitedHealth Premium designation program provides quality and cost efficiency information about physicians and facilities in over 140 markets around the nation. The physicians in this directory have been carefully evaluated according to national evidence-based guidelines for quality and local market averages for cost efficiency.

We use quality standards based on national guidelines from specialty societies and national organizations like the National Committee for Quality Assurance (NCQA) and American College of Cardiology. Members who choose UnitedHealth Premium providers may experience better decisions and outcomes. How? Because doctors who follow evidence-based medicine guidelines have been shown to help improve the quality of care, reduce care variation and decrease costs.⁴

Physicians who meet the quality standards are next reviewed for cost-efficiency. Doctors who meet quality and cost efficiency standards have costs that are on average 15 percent lower than physicians who are not designated.⁵ From a client perspective, that translates into average expected savings from one to three percent of annual medical spending.⁵

Getting in the decision loop

Raising member awareness of the Premium program is an ongoing task. It's a challenge because most people only think about doctors when they're sick, and most people usually aren't sick.

Share this with your employees.

Visit uhctools.com
Look for
As seen in In Touch:
Choose quality and cost efficiency

That's why we've created an employee communication piece designed to promote the UnitedHealth Premium designation program, located in the Communication

Resource Center. We urge you to download this great tool and distribute it to your employees today. Because when your employees understand their choices, they can influence the quality of the care they receive – and your overall costs.

¹ UnitedHealthcare win/loss survey, 2010

² UnitedHealthcare Non-Network Programs At-a-Glance, Sept. 2009

³ Reflections on Variations; The Dartmouth Atlas of Health Care, <http://www.dartmouthatlas.org/keyissues/issue.aspx?con=1338>, 2011

⁴ Evidenced-Based Medicine: How to Practice and Teach EBM, Third Edition, 2005

⁵ UnitedHealthcare claims analysis, 2007. Actual savings vary based on physician specialty.

Not sitting pretty

It seems simple enough. Getting the equivalent of five brisk 30-minute walks per week is a key part of staying well.¹ The trouble is, only around **3 percent** of us are getting even **one fifth** of that much activity per week.^{2,3}

Now new evidence is emerging that suggests these traditional guidelines, in addition to being largely ignored, may be beside the point. The new focus is on the health hazards associated with the overall amount of time we spend just plain sitting.⁴

And we sit **a lot**. People sit in their offices up to seven hours a day.⁵ Then they go home and spend another 3-5 hours sitting in front of the TV.⁵

You might think all that sitting would be bad for us. And you'd be right.

A sedentary lifestyle is linked to diseases like type 2 diabetes and coronary artery disease.⁶ And it gets worse: A recent study from the American Cancer Society has found that it's not just how much physical activity we get, but how much time we spend sitting that can affect our risk of death.⁴

Even exercising won't protect us: Getting the recommended amount of exercise each day is not enough to prevent obesity and diabetes in people who also spend long periods being sedentary.⁵

Let's put this into perspective for businesses: About **40 percent of**



total medical spending is a result of direct and indirect costs related just to diabetes and pre-diabetes.⁷

Now what?

The good news is that people don't need vigorous exercise in order to prevent disease and improve their health.⁸ So companies that want to avoid the costs and lost productivity that come with obesity and diabetes aren't facing the near-impossible task of turning couch potatoes into athletic specimens.

Many ways to be active

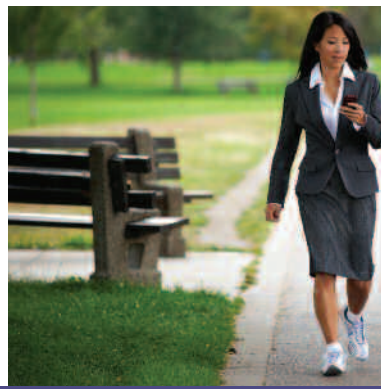
Here's the bottom line: Some physical activity is better than none, and every little bit helps.¹

Shocking combination

Prolonged sitting and a lack of physical activity⁴:

- ▶ **Women** who sat more and were less physically active were **94 percent** more likely to die*
- ▶ **Men** were **48 percent** more likely to die*

**During the time period studied, compared with those who reported sitting the least and being most active.*



It can be as simple as just standing up and moving for as little as one minute.² Studies show that employees who took a number of “movement breaks” over the course of the day experienced positive changes in several metabolic measures, such as triglycerides, blood pressure and waist circumference.⁸

So if you are worrying, “How can I protect my business and the people who work there – without completely disrupting my office or spending a fortune?” The reality is that you can integrate simple activity concepts into the workplace in an affordable, non-intrusive way.

Some ideas are more elaborate than others; for example, standing desks or even treadmill desks.⁹ However, they can entail expensive equipment or remodeling. Plus, prolonged

standing for work can produce a variety of health issues including varicose veins or low back pain.¹⁰

Leave some wiggle room

Just walking down the hall to a colleagues’ office instead of sending an e-mail; or climbing one flight of stairs and coming back can actually help us feel better and be healthier.⁶ And there may even be a productivity bonus from taking these mini-breaks: new research shows that even brief diversions can dramatically improve our ability to focus on a task for prolonged periods.¹¹

The **Communication Resource Center** at EmployerServices.com has a handy list of simple things anyone can do during the working day to increase their activity. Why not download and share with your employees?

With just a little bit of ingenuity you can make a difference in the wellness level at your workplace. People will feel better, be more focused – and you’ll be fighting the spread of sedentary lifestyle diseases.

Need more help? Ask your broker or UnitedHealthcare representative about UnitedHealth Tools for Wellness. It’s a practical approach to implementing a well-rounded workplace wellness program at your office – at no additional cost to you. To access fitness materials, simply log on to uhctoolsforwellness.com and visit the Get Up and Go tool kit.

Share
this with
your employees.

Visit uhctools.com
Look for
As seen in In Touch:
**Take time
to move**

¹ Office of Disease Prevention & Health Promotion, U.S. Department of Health and Human Services, 10/16/2008.

² Expert Interview with Dr. Joe Quatrochi, Wellness Council of America, March, 2010

³ Expert Interview with Dr. Wayne L. Westcott, Wellness Council of America, September, 2010

⁴ Study Links More Time Spent Sitting to Higher Risk of Death; American Cancer Society, <http://pressroom.cancer.org/index.php?s=43&item=257>, July 22, 2010.

⁵ Sedentary jobs negate benefits of exercise: study, ABC News; <http://www.abc.net.au/news/stories/2007/10/09/2055246.htm?site=news>, Oct 9, 2007.

⁶ Expert Interview with Steven Blair, Wellness Council of America, September, 2010

⁷ UnitedHealthcare claims analysis, 2010.

⁸ Healy G, et al. "Sedentary time and cardio-metabolic biomarkers in U.S. adults: NHANES 2003-06" *European Heart Journal* 2011; DOI: 10.1093/eurheartj/ehq451.

⁹ Those with a desk job, please stand up, *Washington Post*, October 17, 2010

¹⁰ Working in a Standing Position; Canadian Centre for Occupational Health & Safety, http://www.ccohs.ca/oshanswers/ergonomics/standing/standing_basic.html, July 8, 2008

¹¹ Brief and rare mental “breaks” keep you focused: Deactivation and reactivation of task goals preempt vigilance decrements. Ariga, A., & Lleras, A., *Cognition*, In press, 2011.

Saving money at the pharmacy

Drug benefit plans have become increasingly sophisticated in their efforts to contain the rising cost of prescription drugs. A good example is UnitedHealthcare's Prescription Drug List (PDL). It uses tiered co-payments designed to promote high value medications — regardless of brand or generic status. However, our research shows that up to **70 percent** of consumers aren't aware that lower-cost medication options are available.¹ And that means too many people **are paying too much** for their prescriptions.

Now UnitedHealthcare is launching **At the Pharmacy Savings Messaging**, a unique point-of-sale message system. The system automatically provides real-time alerts to retail pharmacists when lower-cost options are available for one of the 22 high-cost medications included in the program. The alert helps pharmacists speak directly with patients and help them make informed decisions about their prescription drug spending — right at the pharmacy counter. Patients get specific information about lower-cost medication options and how much they can save.

Better information; better decisions

Of course, there is no obligation. If the member or physician decide not to change medications, the original prescription is filled without delay. But we feel it is important to give people the information to make a choice, and apparently so do they: Nearly 90 percent of our members said they would be interested to hear about lower-cost options while at the pharmacy.¹

The real-time messaging program is available now at more than 60,000 pharmacies nationwide. Going forward, we'll review and update the list of medications included in the program as new lower-cost options become available.

When consumers make informed decisions about their health care, everyone wins. The At the Pharmacy Savings Messaging is another way we're giving your employees the information they need to make better decisions and help keep costs down, both for themselves and for their employer.



Significant savings²

Members could save an average \$33 per converted prescription per month by choosing a lower-cost option. That's nearly \$400 a year.

ASO clients can save on your direct plan costs as well. On average, we estimate ASO clients could save \$40 each time a member makes a change.

¹ Based on a 2008 survey of United Healthcare members at the retail pharmacy.

² Member and employer savings will vary based on the type of medication and plan design.

Quicken HealthSM Expense Tracker

If your office is like most, it's a complex, busy place. Your business depends on employees who are focused on the task at hand, and who are undistracted by outside factors like their family health care expenses.

But health care bills can be confusing. It's time consuming for employees to keep track of costs, what expenses the medical plan covers, whether their deductible has been met, and how much they should pay. And some of that time is consumed at the office.

A consumer survey found that 83 percent of the respondents said they spend a significant amount of time just trying to organize, file and reconcile their health care financial information.¹

In fact, over half of all health plan support calls are individuals calling with questions about their coverage – calls often made during business hours.²

When your employees have the right information they can be more engaged and confident and feel like

they have more control over their health. So you'll want to make sure your employees know about Quicken Health Expense Tracker – available on myuhc.com®.

Quicken Health Expense Tracker helps your employees understand and track their health care spending. This easy-to-use Web application was developed in cooperation with Intuit®, makers of TurboTax®. It automatically organizes and displays health care expenses, claims and payments so that members can easily understand, search and reconcile health care bills and payments.

Members can now easily understand what to pay – and be confident they are paying only what they owe. Easy directions help reduce complexity and take the anxiety out of the health care experience. There is even an online Claim Assistant. It helps members work through claim questions and provides information on how to pursue follow-up questions with physicians and health plans.



Quicken Health Expense Tracker lets employees concentrate on being productive – not on claims issues. Encourage your employees to use it by forwarding the pre-written promotional flyer available for free on the Employer eServices website. Just look in the Communication Resource Center.

**Share
this with
your employees.**

Visit uhctools.com
Look for
As seen in In Touch:
**The simple way to keep
track of your health
care costs**

¹ Intuit/Ingenix Quantitative Research, Winter 2006

² Intuit Literacy Survey, February 2008

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