



# 10 Tips to Help You Choose the Best Health Insurance Plan for Your Business

Choosing the right health insurance plan for your business may feel confusing with all of the variables out there, but it doesn't have to be overwhelming. Here are 10 tips to help you choose the right plan, and help clear up the confusion.

## 1 Does the Value of What You're Getting Help You Justify the Cost?

Ask your broker for a cost-benefit analysis to help you compare available plans. It may help you see it's rarely an apples-to-apples comparison. Cost may be a factor, but not always the deciding factor.

- **Look for an extensive network** – For example, UnitedHealthcare has created a network within reach of 98 percent of Americans,<sup>1</sup> so your employees can have access to care when they need it. Easy access to our network can be critical, as it may result in an estimated average reduction off billed charges of 40-55 percent.<sup>2</sup> More than 751,000 physicians and health care professionals are in the UnitedHealthcare network, along with nearly 5,600 hospitals, to help give your employees lots of choices.
- **Make sure claims processing is accurate and timely** – Processing more than 80 billion transactions a year<sup>3</sup> has taught us a few things. We're proud that UnitedHealthcare pays claims accurately 99.6 percent of the time and that more than 90 percent of claims are paid within 10 days.<sup>4</sup> Accurate claims processing saves you time, too. Plus, the American Medical Association ranked UnitedHealthcare No. 1 in claims-processing accuracy.<sup>5</sup>

- **Review service data to ensure timely resolution** – Many companies maintain service metrics, and UnitedHealthcare is proud to share that our members' service requests are resolved on the first call nearly 94% of the time.<sup>4</sup>
- **Is the company an innovation leader?** Innovation may improve the way companies and employees use their health plans. You can feel confident that we stay ahead of the curve, as UnitedHealth Group received the No. 1 ranking for innovation in the Insurance and Managed Care category on FORTUNE® magazine's 2013 list of the World's Most Admired Companies.<sup>6</sup>

## 2 Find a Plan That Fits Your Needs

Your health plan should meet your unique needs. A well-designed health plan, supported by simple, robust administration tools and employee-focused wellness programs, may help you execute a long-term strategy to manage health care now and in the future. The more choices you have to build your health plan, the better your chances of meeting your business goals while satisfying employee needs and preferences. UnitedHealthcare offers a wide range of choices in products, benefit designs and funding options. And, *every UnitedHealthcare product contains a range of wellness, decision support, behavioral health, care management and complex-condition management options.*

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## 3 Is the Plan Administration Simplified?

Wouldn't it be great to manage your business instead of your health care plan? Look for tools such as **Employer eServices** from UnitedHealthcare. This is a powerful suite of online tools and resources that may simplify your job and create a better experience for everyone involved – you, your employees and the physicians who treat them. It's simple to use and gives you the ability to manage transactions, eligibility and more in real time, receive electronic invoices, track and view payment history, and get benefit costs and use information to make informed program decisions. We also strive to provide you with a simple, worry-free onboarding process, alleviating your concerns from the beginning. We'll handle many of the administrative tasks so your benefits team can focus on its everyday priorities. We'll help your employees by providing clear print and online communications, and one-call-solves-all access during open enrollment. We'll help you by providing quick and easy access to an experienced implementation project manager who will be ready to answer your questions and address issues quickly and efficiently.

## 4 Are Innovative Solutions Available?

Innovation may improve the way companies and employees use their health plans. At UnitedHealthcare, we are committed to delivering innovative products and services that may lead people toward better health and a better health system. For example, we're constantly developing innovative ways for people to get faster access to the health information they need. Apps such as UnitedHealthcare **Health4Me<sup>SM</sup>** provide instant access to health information – anytime

and anywhere to find a physician, check the status of a claim or speak directly with a health care professional, and are included as part of the benefit plan. Additional innovations are available on **UnitedHealthcare's Innovation** website: [www.uhginnovation.com](http://www.uhginnovation.com). Also look for health and wellness resources for specific groups; UnitedHealthcare has websites focusing on key information and resources for women, Asian Americans, African Americans and Latino members to result in a better health experience.

## 5 Are There Tools to Identify Doctors in the Network Who Meet Guidelines for Providing Quality, Cost-Efficient Care?

For example, the **UnitedHealth Premium<sup>®</sup> designation program** is a resource that provides quality and cost efficiency information about physicians to help employees make informed health care decisions.

- The program evaluates both primary care and specialist physicians in specialties that account for more than 80% of employers' average medical spend.
- Physicians are measured on their compliance with national evidence-based guidelines for quality of care and local market and specialty-specific benchmarks for cost efficiency. A physician's UnitedHealth Premium designation is displayed on **myuhc.com<sup>®</sup>** and in printed directories.

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## 6 Are There Cost-Estimating Tools?

Give your employees easy access to the personalized information they need to make more informed health care decisions. **myHealthcare Cost Estimator** is UnitedHealthcare's next-generation cost estimator that empowers your employees to better manage their health care. Conveniently located on **myuhc.com**, myHealthcare Cost Estimator provides more validated data than any other estimator of its kind. It uses estimates based on available fee schedules or contracted rates, and when fee schedules/contracted rates are not available, estimates are based on claims averages for the particular provider.

The information is also personalized to calculate out-of-pocket expenses based on your employees' plan and current benefit status. Plus, it's fully integrated with UnitedHealthcare's customer service and clinical support.

## 7 Are There Programs to Help Your Employees Get More Involved?

For every dollar invested in worksite health promotion, research indicates that medical cost savings of \$3.27 and absenteeism cost savings as much as \$2.73 can be achieved.<sup>8</sup>

**For employees**, UnitedHealthcare has a variety of self-directed programs and services aimed at helping employees achieve and maintain good health. Plus, all members receive access to **myuhc.com**, which includes dozens of tools and resources that may help them understand, improve and maintain their health.

**For employers**, UnitedHealthcare provides hundreds of valuable articles, videos, emails, posters and brochures to download and share to promote better employee health behaviors. The Customer Resource Center even contains powerful tools, such as a custom newsletter builder, an interactive wellness communication calendar, health and wellness tool kits, turnkey workplace wellness programs and much more.

## 8 Are Specialty Benefits Available for Integration Into Your Health Care Plan?

Integrate specialty benefits to dramatically simplify your plan administration and to help you get the best value for your dollar. You can combine your UnitedHealthcare medical plan with our specialty coverage: **Dental, Vision, Life, Disability, Critical Illness and Accident insurance**.

## 9 Encourage employee engagement and cost management.

UnitedHealthcare's Consumer-Driven Health plans are designed to encourage your employees to share more responsibility for how health care dollars are spent. These plans integrate core medical benefits with your choice of two funding types to help your employees pay for and manage their health care expenses:

- **Health Savings Account (HSA)** – funded by employees with pre-tax dollars, with an option for employers to contribute
- **Health Reimbursement Account (HRA)** – funded by employers with pre-tax dollars, with funds belonging to the employer and remaining with the employer if an employee leaves the company.

## 10 Have You Asked Your Broker to Quote UnitedHealthcare or Have You Contacted UnitedHealthcare?

Consider evaluating UnitedHealthcare. We strive to provide product variety, plan flexibility and the highest degree of personal attention for more value-added services.





**For more information, contact your broker,  
consultant or UnitedHealthcare representative.**



1 UnitedHealth Network Access internal analysis, January 1, 2012.

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

3 UnitedHealth Group data, Stephen J. Hemsley, President and CEO UnitedHealth Group, Sanford C. Bernstein Strategic Decisions Conference, May 30, 2012.

4 Source: UnitedHealthcare service data, December 2010.

5 The American Medical Association's 2011 National Health Insurer Report Card rated UnitedHealthcare No. 1 in claims-processing accuracy among the seven leading commercial health insurers.

6 UnitedHealth Group received the No. 1 ranking for Innovation in the Insurance and Managed Care category on Fortune magazine's 2012 list of the World's Most Admired Companies.

7 Source: 2009-2012 UnitedHealthcare Network (PAR) Claims modeling

8 Baicker K, Cutler D, Song Z. Workplace Wellness Programs Can Generate Savings. Health Affairs, 2010.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or its affiliates.

UnitedHealthcare policies may have exclusions or limitations or terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact your broker, consultant or UnitedHealthcare Representative.

Health plan coverage provided by UnitedHealthcare of California, UnitedHealthcare of Colorado, Inc., UnitedHealthcare of Oregon, Inc., and UnitedHealthcare of Washington, Inc. or other affiliates. Individual hospitals may disagree with the methodology used to define the cost ranges, the cost data, or quality measures. Many factors may influence cost or quality, including, but not limited to, the cost of uninsured and charity care, the type and severity of procedures, the case mix of a hospital, special services such as trauma centers, burn units, medical and other educational programs, research, transplant services, technology, payer mix, and other factors affecting individual hospitals. 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®.

All UnitedHealthcare members can access a cost estimator online tool. Depending on your specific benefit plan and the ZIP code that is entered, either the myHealthcare Cost Estimator, or the Treatment Cost Estimator will be available. A mobile version of myHealthcare Cost Estimator is available, and additional ZIP codes and procedures will be added soon. This tool is not intended to be a guarantee of your costs or benefits. Your actual costs and/or benefits may vary. When accessing the tool, please refer to the Terms and Conditions of Use and Why Your Costs May Vary sections for further information regarding cost estimates. Refer to your health plan coverage document for information regarding your specific benefits.

The UnitedHealth Premium® designation program is an information resource to help our members choose a physician. It may be used as one of many factors members consider when choosing a physician. As with any performance assessment program, physician evaluations have a risk of error. Please visit myuhc.com® for detailed program information and methodologies.

Specialty benefits and programs may not be available in all states or for all group sizes. Components subject to change.

UnitedHealthcare Critical Illness Protection plan product is provided by UnitedHealthcare Insurance Company. Coverage is provided on Form UHICI-POL-1. The product may not be available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

UnitedHealthcare Dental® coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, or its affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number DPOL06.TX and associated COC form number DCOC.CER06.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company; and in California by Unimerica Life Insurance Company; and in New York by Unimerica Life Insurance Company of New York.

UnitedHealthcare Vision® coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, or its affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates.

UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Insurance Company and Unimerica Life Insurance Company in Milwaukee, WI; and Unimerica Life Insurance Company of New York in New York, NY.

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