

A close-up photograph of a woman with long dark hair, looking down at a white smartphone she is holding. She has a slight smile. The background is blurred, showing what appears to be an outdoor setting with some structures.

CONSUMER EXPERIENCE EVOLUTION

NYHPA 2015 Annual Conference
November 19, 2015



Earning trust from the people we serve



Simple, personal, optimal care

Based on extensive research with consumers, our focus is to deliver a simplified, more personalized experience for people, resulting in their optimal care.



Support throughout the entire relationship

Armed with information, tools and programs, people are able to make more informed decisions that bring better health outcomes and lower costs throughout their entire relationship with us.



Innovation that empowers people

Enabled by data, technology and a commitment to innovation, UnitedHealthcare empowers people to be in control of their health care.

Building trust through a valued relationship that reinforces individual health ownership for better outcomes

Engagement is no longer an option

Consumers want and expect **convenience**, a **seamless experience**, **personalization** and **technology** to support them



Give me
24/7 Access



Help me
manage my
health



Make the
experience
fit my life



Help me
make smart
health care
choices



Delivery through multiple channels

Make the experience fit my life

UnitedHealthcare enables consumers to get access to important information and support through many channels – digital, mobile and telephonic



Every day:

24/7 Access to information

Robust digital experience

Personalized guidance and service

Big data drives personalization

Proactive Outreach through email

Health & Wellness

Benefit Education

Multi-Modal

Digital

Print

Video

Social Media

Virtual Events



Personal

Putting control in their hands

Leveraging data to increase relevance

Meeting them where they are






Advancing

Analyzing effectiveness

















Leveraging Consumer Insights

Testing, Learning, Refining

The Bright Shiny Object(s) – Consumer Perspective

	Interest	Utility	Engaging	Broad Appeal	Use
 Video	↑	↑	↑	↑	↑
 Social Media	↑	↔	↑	↔	↑
 Texting	↑	↑	↔	↑	↔
 Gaming	↑	↑	↑	↔	↔
 QR Codes	↑	↔	↔	↓	↓

The Bright Shiny Object(s) – Employer Perspective

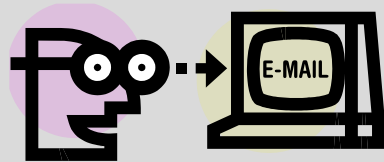
	Content	Cost	Promotion	Risk
 Video		\$\$\$	 \$\$	
 Social Media		\$\$	 \$\$	
 Texting		\$	 \$	
 Gaming		\$\$\$	 \$\$\$	
 QR Codes		\$	\$	

Meet them where they are

E-Mail reigns

98% of adult internet users use email regularly¹

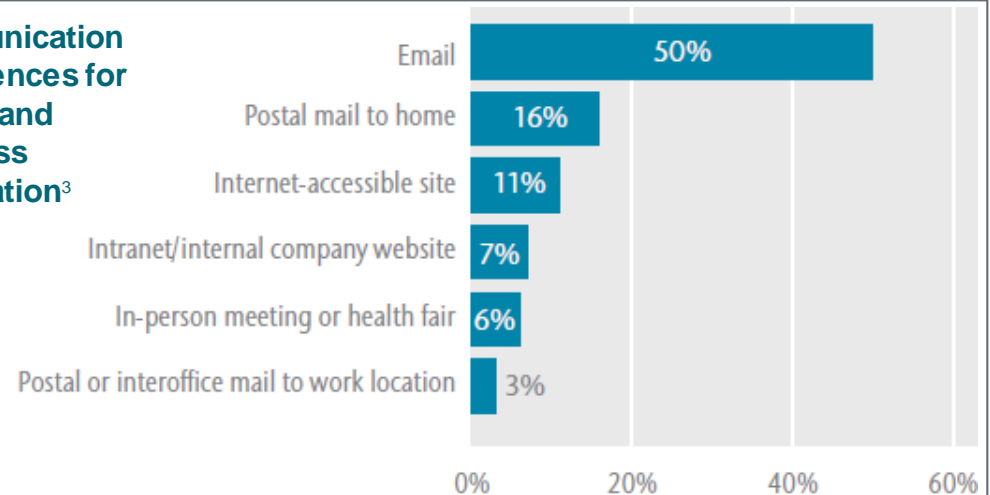
77% prefer to receive email than direct mail²



1. EMarketer 2013
2. Exact Target 2014
3. The Consumer Health Mindset, Aon Hewitt, January 2013
4. Nielsen Digital Consumer Report 2014
5. Pew Research Internet Project Health Facts 2012

Make the experience fit my life

Communication Preferences for Health and Wellness information³



- In 2013 Americans spent an average of **34 hours per month using mobile apps and browsers**⁴
- Email users are checking more frequently than ever before with mobile access²
- Consumers are **using their mobile devices to look up health and medical information**; 52% of smart phone owners and 31% of cell phone owners⁵
- 19% of smart phone owners have an app to track or manage their health⁵

UnitedHealthcare e-mail activity



Make the experience fit my life

Help me manage my health

Make smart health care choices

Information and Communication

Monthly cadence of communication designed to help educate members about benefit programs and services available to help them manage their health and their health care costs.

Coming Soon:
Quarterly Editorial Calendar

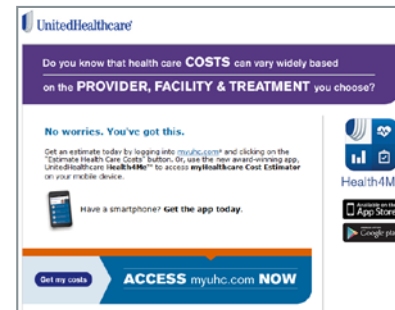
Healthy Mind Healthy Body monthly e-Newsletter

- Exclusive focus on original health and wellness content
- Helps members make more informed health decisions with confidence



Single-topic e-Newsletter

- Promote new or enhanced health plan resources such as the Health4Me app, myHealthcare Cost Estimator, Rally, Advocate4Me
- These campaigns occur as needed and Customers opt-in



Benefit Awareness monthly e-Newsletter

- Health plan basics – how their plan works
- Education on health plan terminology
- Promote preventive care



Reader Reaction is positive – 84% say they are useful and nearly half have made a lifestyle change

Digital's the Super Star for Millennials

Make the experience fit my life

- Millennials (18-34 year-olds) want to make mobile part of the health experience
- The internet plays a role long before stepping into the doctor's office
- More than 75% use online reviews from other patients when selecting a doctor
- Would like to use the internet to make the entire appointment process easier — valuing the ability to book and pay bills online



Health Technologies that US Millennial Patients* Are Interested in Using, Jan 2015

% of respondents

Having their doctor use mobile devices during appointments to share info **73%**

Mobile apps to actively manage well-being for preventative care, review health records, schedule appointments **71%**

Proactively providing health data to doctor/provider via Wi-Fi/wearable devices so they can monitor their well-being **63%**

3-D printing for necessary health devices (prosthetics, hearing aids, etc.) **61%**

Using telehealth options (e.g., video chat with a doctor) so they don't have to come into the office for an appointment **60%**

Cutting-edge devices like pills that can monitor their internal vitals when swallowed **57%**

*Note: ages 18-34; *internet users who have health insurance and a primary care physician*

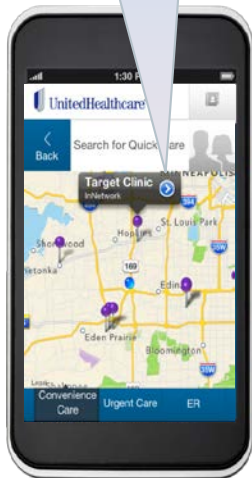
Source: Salesforce, "2015 State of the Connected Patient" conducted by Harris Poll, Feb 12, 2015

Source: Salesforce State of the Connected Patient conducted by HarrisPoll, February 12, 2015

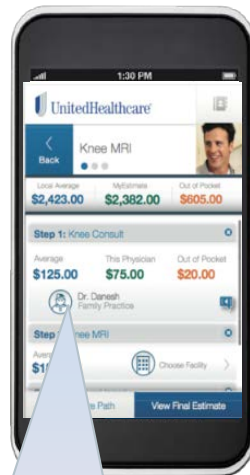
Help me manage my health

Convenient access to health information and decision support

"There's a convenience clinic nearby"



"Doctor, can I get the MRI at the clinic instead of the hospital?"



"My ID card is right here"



- Check claims, deductibles, accounts and health records on-the-go
- Show & share ID card with doctors
- Find & Price Care: Search using cost estimates & quality ratings
- "Build a Better Me" trackers and live stream content from UHCTV
- **NEW!** Any consumer can use Health4Me to find a doctor and obtain cost estimates. Consumers can also make notes about their claims and bill payment has been activated.

COMING
SOON!

Manage OptumRx prescriptions, look up pharmacies and costs

Optum Bank HSA account management features



Personalized health and wellness tools

RALLY™

- A user-friendly digital interface to help engage through online tools via **myuhc.com®**
- Personalized health goals
- Reward individuals with coins to achieve their goals
- Step-by-step support making the experience fun and encouraging greater levels of engagement
- Tracking of individual results



Help me manage my health



Make the experience fit my life



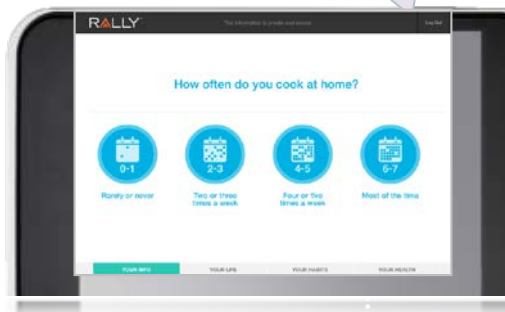
Easy, everyday engagement

RALLYSM

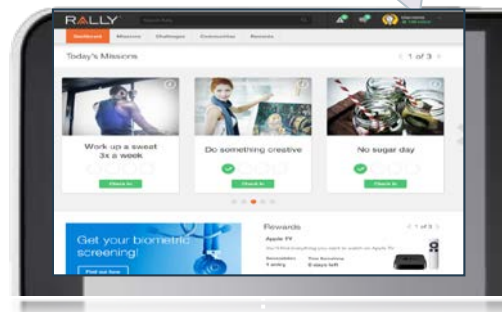
Make the experience fit my life

Convenient access to health information and decision support

Point and click
health survey



Personal
dashboard



Missions, challenges
and rewards



Social networking

Devices

Gamification

Recommendations

Online support communities to bring people together with common interests

FitBit[®], Jawbone[®], Withings[®] and BodyMedia[®] integration

Reward engagement and goal setting through RallySM coins and employer-sponsored incentives

Personalized health programs, engagement emails and campaigns

All trademarks are the property of their respective owners.

Health Survey: It all starts here

Mobile Web capability



Point and click using easy-to-understand icons

Progress bar



RALLY This information is private and secure Log

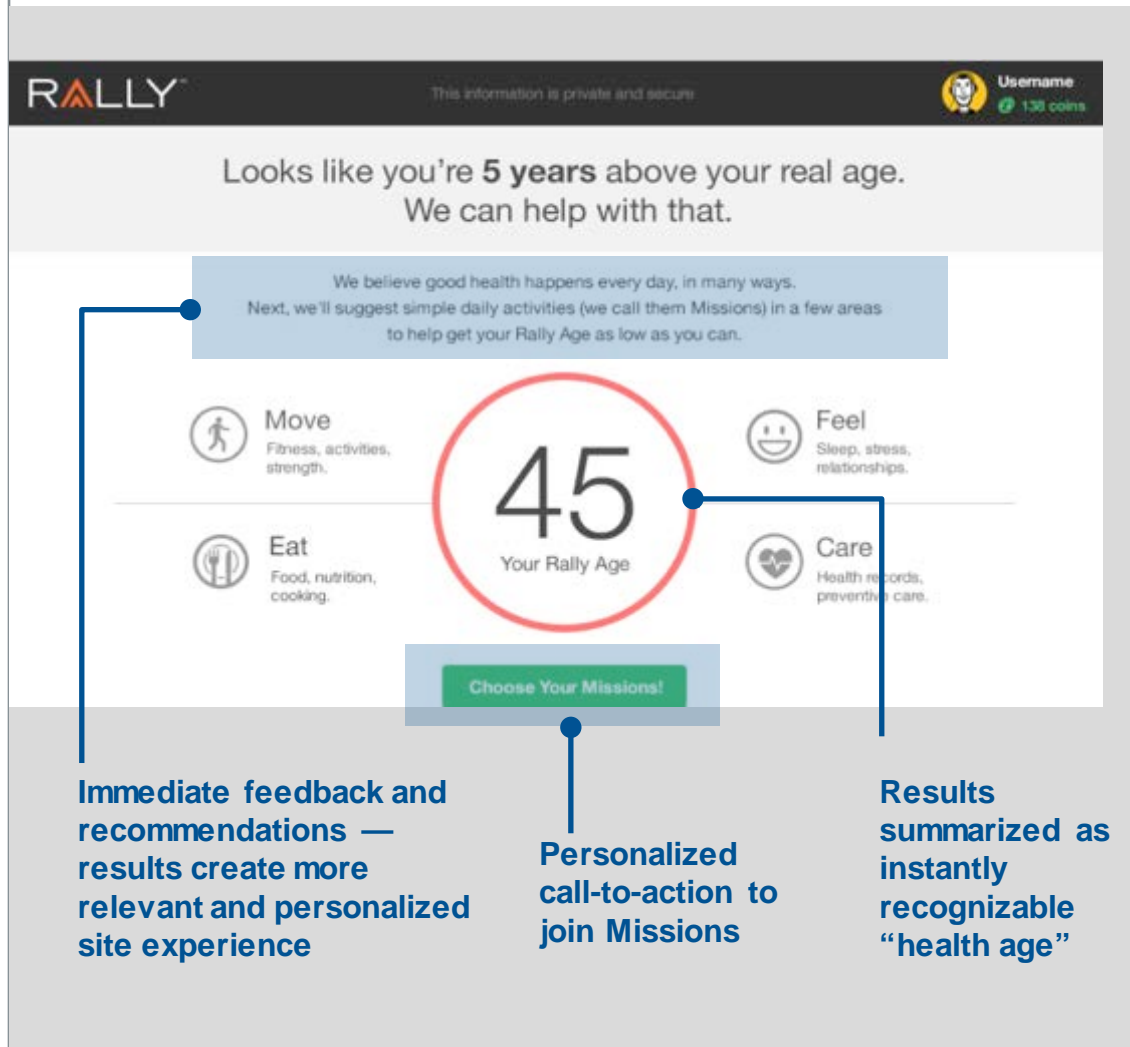
How many hours of sleep do you get per night?

Less than 6 6-7 About 8 to 9 9 or more

YOUR INFO 31% YOUR LIFE YOUR HABITS YOUR HEALTH

Measures quantity and quality of life

Health Survey: It all starts here



RALLY™ This information is private and secure Username 138 coins

Looks like you're **5 years** above your real age.
We can help with that.

We believe good health happens every day, in many ways.
Next, we'll suggest simple daily activities (we call them Missions) in a few areas to help get your Rally Age as low as you can.

45
Your Rally Age

Move
Fitness, activities, strength.

Eat
Food, nutrition, cooking.

Feel
Sleep, stress, relationships.

Care
Health records, preventive care.

Choose Your Missions!

Immediate feedback and recommendations — results create more relevant and personalized site experience

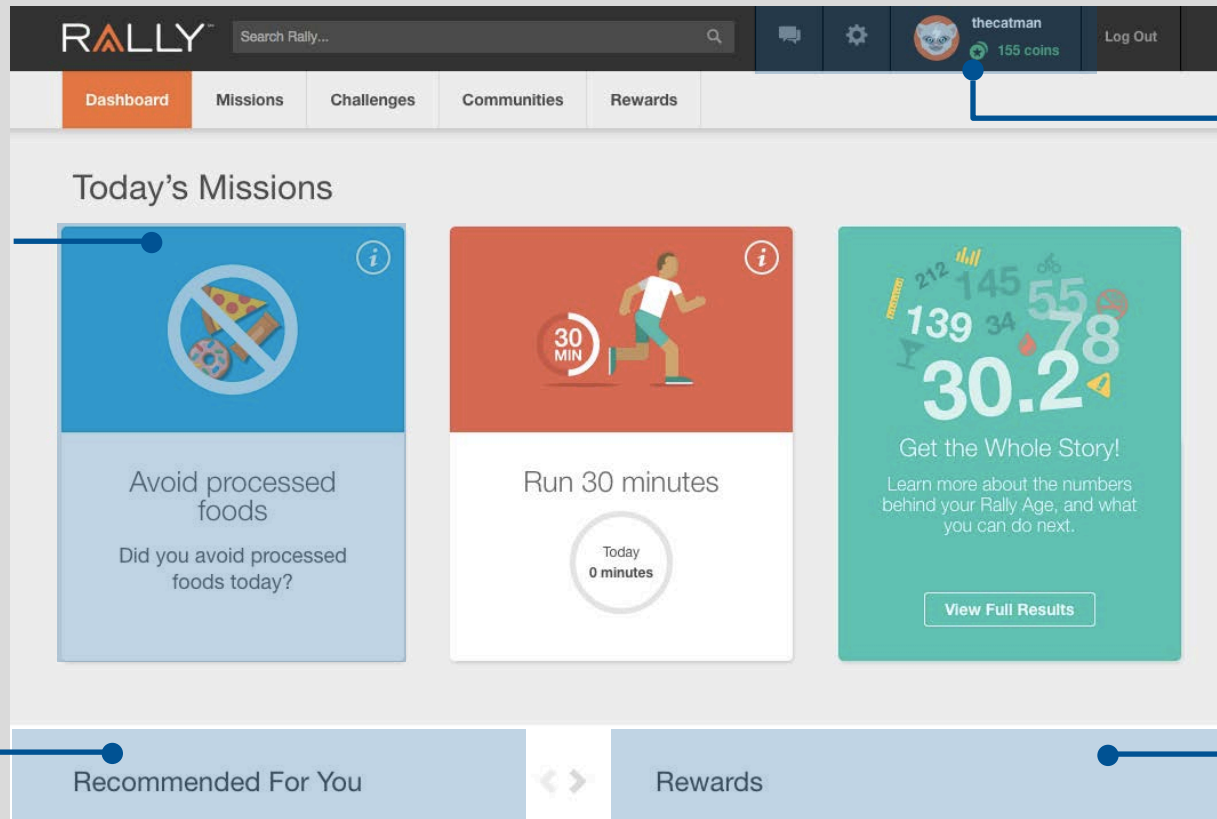
Personalized call-to-action to join Missions

Results summarized as instantly recognizable “health age”

- English and Spanish
- Results viewable by coaches and can trigger telephonic wellness or clinical program outreach
- Rewards provided on progress and completion
- Detailed employer reporting available
- Unique messaging based on health age

Dashboard: A personal homepage

Check in, view progress or track mission activities



The screenshot shows the RALLY dashboard for a user named 'thecatman' with 155 coins. The dashboard is divided into several sections:

- Top Navigation Bar:** Includes the RALLY logo, a search bar, and navigation links for Dashboard, Missions, Challenges, Communities, and Rewards.
- Today's Missions:** A section with three mission cards:
 - Avoid processed foods:** A blue card with a pizza icon and a question: "Did you avoid processed foods today?"
 - Run 30 minutes:** A red card with a runner icon and a timer showing "Today 0 minutes".
 - Get the Whole Story!:** A green card displaying various health metrics (212, 145, 55, 139, 34, 78, 30.2) and a "View Full Results" button.
- Bottom Section:** A light blue bar with "Recommended For You" and "Rewards" tabs.

- View messages, alerts or coins
- Access to account details and preference settings
- Access to Personal Health Record and personal profile

Tailored digital promotions

Available sweepstakes

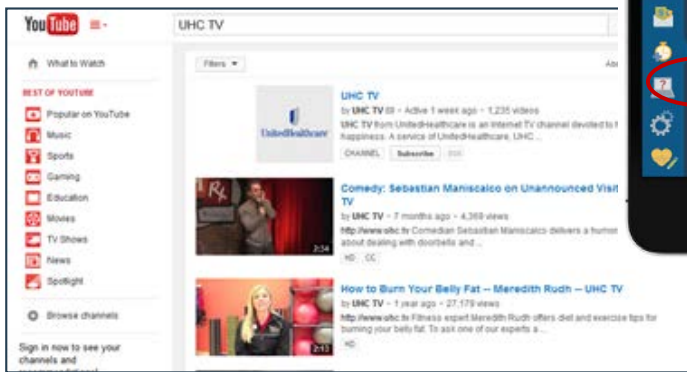
- Personalized article and community recommendations based on survey results
- Your communities' latest highlights

Making it social



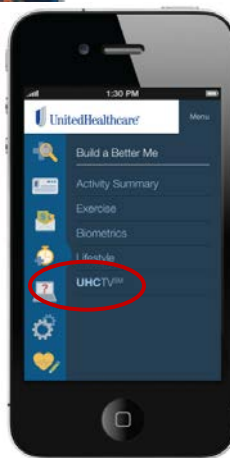
Make smart health care choices

UnitedHealthcare uses social media and our own UHCTV™ to connect members to original health and wellness content



UHC TV customizable playlists, player embeds and custom text URLs, more than 1,800 videos

- 3+ million minutes viewed
- 4.5 million FB/Twitter impressions



Connect with UHC TV



New options exclusively for our customers



Stream UHC TV to your breakroom or fitness center
All you need is a TV and internet connection.

Embed UHC TV on your intranet
Play UHC TV from your internal or external sites for viewing on-demand.



Evolving to Improve the Experience

Make the experience fit my life

Help me manage my health

Make smart health care choices

Enhance the Service Experience

Advocate4Me
Members and
Advocates talk via
phone, text, Easy
Connect and email



Improved IVR
Voice Biometrics
Virtual Hold

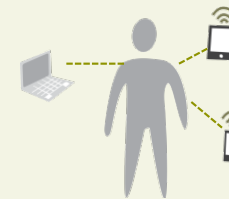
Consumer
Preferences across
the Omni channel

**Evolving and enhancing
the Consumer
experience. Enabled by
technology, data and a
commitment to
innovation, empowering
people to be in control of
their health care**

Enhance the Digital Experience



Create best-in-
class experience to
help consumers
shop for care



Industry-leading
consumer-centric
portals and
experience

Tools for easy,
everyday
engagement

Information and systems providing a new level
of personalization and engagement

Putting control in the
member's hand

Data integration and preferences provide
personalized experiences with calls-to-action
based on each member's health status, benefit
use and communication selections

Every day health and wellness
tools providing utility and
designed to be convenient, and
engaging