

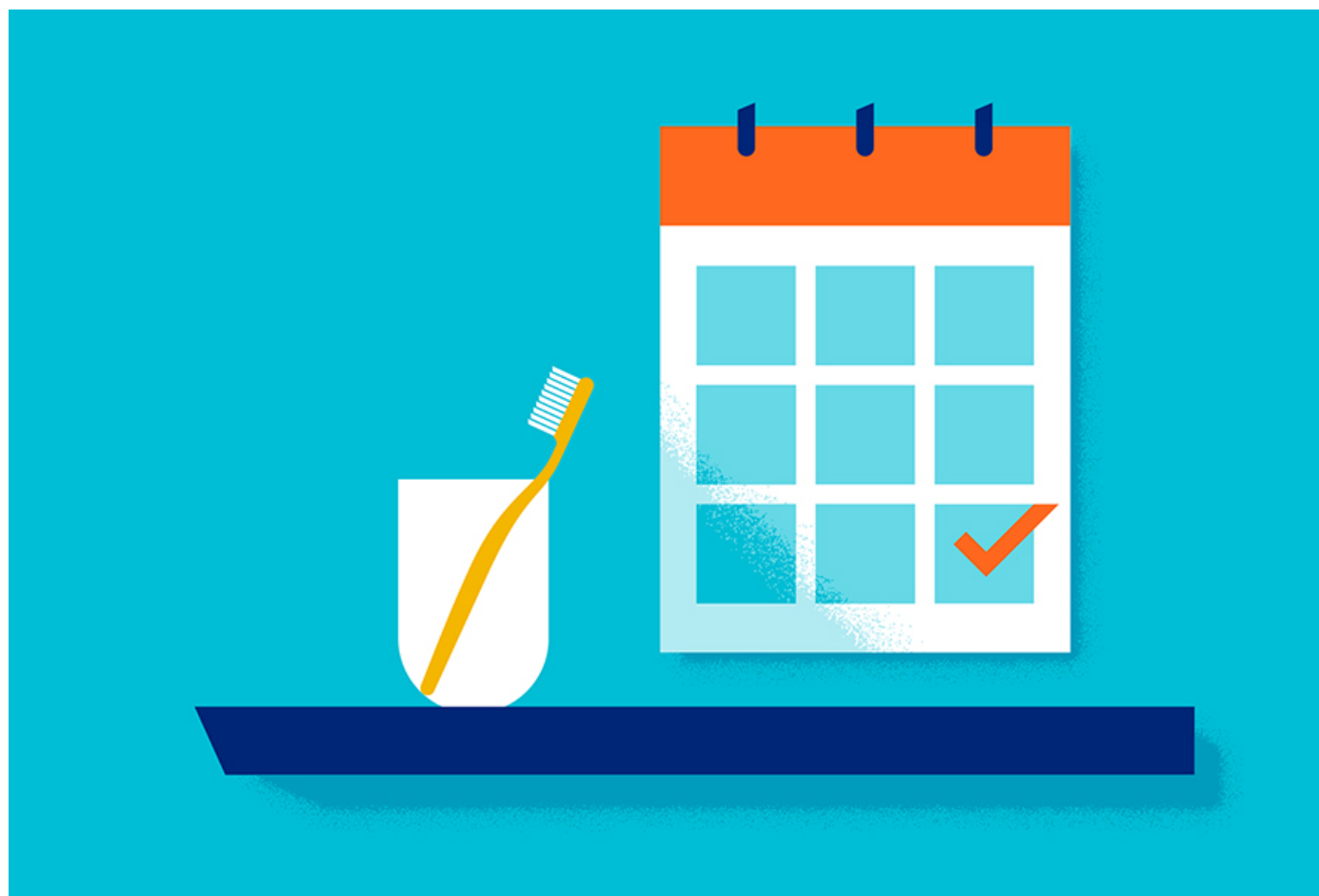
Managing chronic conditions through medical and specialty benefits integration

UnitedHealthcare's ability to integrate health plan and specialty benefits data enables employers to lower costs with targeted interventions.

Aug. 26, 2021

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When employers integrate medical and specialty benefits, there's work happening behind the scenes to assemble a benefits strategy designed to deliver on the Triple Aim. That hard work includes a strong focus on data and — more importantly — what story the data is telling regarding the next best clinical action for a member to more effectively close gaps in care.

In the case of UnitedHealthcare, the company's ability to connect and integrate health plan and specialty data on a common platform creates more opportunities to engage employees. This may lead to an increase in employee retention and satisfaction, help build a culture of well-being and may result in better health outcomes.

“We look across the benefit silos, which gives us new insights into the members and their symptoms, as well as where they are in their health journeys,” says Larry Ciembroniewicz, Product Director with UnitedHealthcare Specialty Benefits. “We can find new levers to engage members that medical alone cannot provide.”

Integrated care designed to deliver better health outcomes

The seamless orchestration of medical and specialty benefits — vision, dental and financial protection — is designed to create a unified, simplified experience for each employee.

It starts with identifying at-risk employees to help connect them to resources to close gaps in care since about 1 in 2 has a chronic condition¹ that often calls for care. Key data is also shared with specialty providers and primary care providers (PCPs) to give them a more complete, personalized understanding of their patients’ needs, enabling more informed decisions at the point of care. Other elements of integrated care include:



Executing timely, targeted interventions

Phone, mail, dedicated web portals or nurse case manager referrals to deliver support.



Integrating specialty data

Combining specialty data and member touchpoints into population health strategies to help drive better engagement in disease management and member advocacy programs and impact employee health by measuring care compliance, reengagement with PCPs, return-to-work data and employee satisfaction.



Offering enhanced specialty benefit coverage

Employees with chronic conditions may receive additional coverage to help cover out-of-pocket costs related to their condition.



Helping employees focus on getting better

Leveraging in-house medical data to trigger financial protection claim payments instead of having employees file paperwork to start the process.

“Often, members have access to benefits, but rarely use them,” says David Bailey, Chief Growth Officer for UnitedHealthcare Specialty Benefits. “What we’re trying to do is make it easy for members to access benefits and help maximize them. When employers bundle medical with vision, dental and financial protection we increase the opportunity to engage.”

The data shows a positive impact on outcomes, experiences and affordability, including:

- 15% better identification of chronic conditions with vision, including diabetes.²
- 27% of at-risk members return to dental care through outreach.³
- Up to \$4-\$7 PMPM in medical claim savings based on selected services.⁴

For employers with qualifying self-funded health plans that integrate medical and specialty benefits, UnitedHealthcare offers a Net Cost Guarantee. Separately, a premium savings program enables certain employers with fully insured plans to save up to 4% per year on medical premiums through medical and specialty integration.

3 Key Takeaways

1. The seamless orchestration of medical and specialty benefits is designed to create a unified, simplified experience for employees.
2. When employers integrate dental and vision plans, benefits include more timely interventions and better identification of gaps in care. Targeted outreach to encourage a visit to a dental provider can lead to the identification of the next best action on dental care, including the possibility of enhanced coverage for dental expenses related to a condition. For vision, at-risk members receive additional resources to close gaps in care.
3. Through Health Plan Manager™, employers have access to group-level analytics and reporting that can provide an integrated view of health data.

Driving impactful engagement via dental and vision benefits

Members who return to dental care have up to 21% lower medical claim costs.⁵ Here's an example of how employees are identified for dental outreach:

- Recent treatment for diabetes triggers a review and identification that an employee is not receiving optimal oral health care for their condition.
- The employee receives outreach encouraging a dental exam and recommended dental care.
- Ultimately, when an employee follows up with the PCP and begins a care plan, it may potentially head off an impact to overall health down the road.

Similarly, an eye exam also may trigger subsequent healthier choices and behaviors. In addition, disease-management program outreach by a nurse may uncover an employee who has symptoms of

depression through a screening, leading to a referral to behavioral health services.⁶

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— **Larry Ciembroniewicz, Product Director,
UnitedHealthcare Specialty Benefits**

Eye exams not only benefit those with a diagnosed condition, but those who have not yet been diagnosed. Members are 4 times more likely to see their eye care providers than their PCP. Vision exams are an opportunity to identify underlying health conditions that affect overall health, such as hypertension, type 2 diabetes, high cholesterol and depression.⁷

“The eyes are one of the few non-invasive ways for a physician to monitor much more than vision,” Bailey says

Creating actionable insights for employers

There are administrative efficiencies and reporting benefits for employers with integrated benefits, as well.

“We can offer employers a simple and user-friendly administrative experience, which includes one account manager and one set of eligibility files. This is especially valuable to employers without a larger human resources department. It also means a simpler claims process for employees with one insurer managing medical and specialty claims,” Bailey says.

Through Health Plan Manager™, UnitedHealthcare’s member-centric data platform, employers have access to group-level analytics and reporting that can provide an integrated view of health data, including medical claims, specialty claims, population health insights, and wellness and engagement information.

This means if an employee population has a high prevalence of type 2 diabetes, which drive up medical claims, employers can build strategies to better manage that condition, including engaging with specialty benefits. More importantly, Health Plan Manager can track and measure the impact of those strategies, outlining where employers may want to make adjustments.

“Our ability to use data from the whole system, including specialty and medical helps employers support their employee populations more effectively. They can see the health of their employees and how programs are helping to influence better health decisions,” says Eric Meier, Senior Vice President of Client Relations with UnitedHealthcare.

If you have questions or want more information, please contact your broker, consultant or UnitedHealthcare representative.

Financial protection: Proactive outreach may improve member experience and affordability

Behind every financial protection claim is a medical condition. That could be a catastrophic, unexpected event or a more common need related to back pain, pregnancy or a chronic condition. The medical claims behind financial protection claims may drive health care spend and work absences.

“Like the vision exam being a great opportunity to engage a member, a short-term disability claim is an exceptional opportunity to get a member’s attention,” Ciembroniewicz says.

Integrating financial protection and medical benefits combined with UnitedHealthcare’s Benefit Assist program helps deliver on:

- **Proactive member outreach.** UnitedHealthcare reviews medical claims for events that could lead to a financial protection claim payment. When possible, the insurer automatically issues eligible financial protection benefit payments and reaches out to employees, if necessary, to gather information for additional payments.
- **Case management referrals.** UnitedHealthcare also evaluates all claims for referral into clinical case management, including programs targeted at pregnancy and behavioral health. When nurses reach out to employees with decision and referral support, it may reduce costs and help employees get back to work sooner.
- **Data sharing.** The insurer also uses medical data already available within UnitedHealthcare to speed claim processing and limit the need to work through members and providers — all through HIPAA compliance services.

The results of this integrated approach include:

- 62% of referrals engage in clinical case management.⁸
- \$2,230 in medical cost savings per referral; clients realize over \$1.07 per member per month in medical savings.⁹
- 3+ days reduction in short-term disability claims.¹⁰

Benefit Assist support is available at no additional cost to groups with a health plan and supplemental health plan from UnitedHealthcare. Benefit payments associated with the Supplemental Health Plan Benefit Assist program are subject to eligibility requirements and benefits outlined in your UnitedHealthcare policy. For more details, contact your broker or UnitedHealthcare sales representative.

Controlling costs through medical and pharmacy integration

UnitedHealthcare research shows that combining pharmacy benefits with medical plans is central to improving outcomes and containing costs. Integrated pharmacy solutions can realize incremental medical savings of up to \$28 per member per month.

[Read this article](#) 

Integrating medical and behavioral benefits for whole-person health

By connecting these benefits, UnitedHealthcare proactively identifies members who may have untreated mental health issues and works to engage them in evidence-based care programs and treatment services.

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Footnotes

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