

## Insights Drive Simplicity and Affordability

We use insights from our extensive experience to continually drive simplicity, efficiency and value for your business.

<p><b>Value-Based Payments:</b> By 2017, \$50 billion in spend will be tied to value-based contracts that reward care providers for increased collaboration, outcome-based results and improved cost-efficiency.<sup>1</sup></p> <p><b>\$50 Billion</b></p>	<p><b>Accurate Claims Processing:</b> The American Medical Association (AMA) rated UnitedHealthcare No. 1 in claims-processing accuracy two years in a row.<sup>2</sup></p> <p><b>#1</b></p>	<p><b>Cost Savings:</b> Hospitals in the same city may charge 20–40x more for the same treatment.<sup>3</sup></p> <p><b>40x</b></p>
<p><b>Wellness Programs:</b> An average of 68% of employers view wellness as critical/important to their business.<sup>4</sup></p> <p><b>68%</b></p>	<p><b>Tiered vs. Non-Tiered:</b> Tiered products, on average, are priced 10 to 15% lower than non-tiered and HMO products.<sup>5</sup></p> <p><b>15%</b></p>	<p><b>Simple, Efficient Administration:</b> We process over 80 billion transactions annually, with 99.7% accuracy and 90% within 10 days.<sup>7</sup></p> <p><b>99.7%</b></p>
<p><b>HRA/HSA:</b> Well-designed HRA and HSA plans can drive savings of 2% to 5% over comparable plan designs.<sup>7</sup></p> <p><b>5%</b></p>	<p><b>Wellness Programs:</b> Medical costs fall by about \$3.27 for every \$1 spent on wellness programs, and absenteeism costs fall by about \$2.73 for every \$1 spent.<sup>8</sup></p> <p><b>\$3.27</b></p>	<p><b>Network Providers:</b> Health Net of Arizona predicts costs will be 10 to 20% lower with narrow networks than under more traditional plans.<sup>9</sup></p> <p><b>20%</b></p>
<p><b>PCP-Centered Health Plans:</b> People with a PCP rather than a specialist as a personal physician had 33% lower annual health care spending and 19% lower mortality.<sup>10</sup></p> <p><b>33%</b></p>	<p><b>Dental Coverage:</b> Research indicates that people with serious gum disease are 40% more likely to have a chronic condition.<sup>11</sup></p> <p><b>40%</b></p>	<p><b>Network Discounts:</b> UnitedHealthcare's negotiated network discounts save an average of 40-55% off billed charges.<sup>12</sup></p> <p><b>55%</b></p>



1. UnitedHealthcare Broker Connection, July 24, 2013. "UnitedHealthcare to Increase Accountable Care Contracts to \$50 Billion by 2017."  
 2. June 2011, 2012 National Health Insurer Report Card survey published by the American Medical Association rated UnitedHealthcare No. 1 in claims-processing accuracy among the seven leading commercial health insurers.  
 3. Inforum. April 2013. <http://www.inforum.com/event/article/id/399119/>. Accessed June 2013.  
 4. PricewaterhouseCoopers' Health Research Institute. What employers want from health insurers in 2010. January 2010. [http://pwchealth.com/cgi-local/hregister.cgi/reg/what\\_employers\\_want\\_from\\_health\\_insurers\\_in\\_2010.pdf](http://pwchealth.com/cgi-local/hregister.cgi/reg/what_employers_want_from_health_insurers_in_2010.pdf).  
 5. Smart Business. <http://www.sbnonline.com/2013/06/how-value-based-networks-can-help-reduce-health-costs-improve-care/>. Accessed June 2013.  
 6. UnitedHealthcare service metrics, October 2012.  
 7. Results based on UnitedHealthcare book of business results, 2010.  
 8. U.S. Library of Medicine National Institutes of Health. [http://www.ncbi.nlm.nih.gov/pmc/articles/PMC2873731/#b2-bth07\\_1p029](http://www.ncbi.nlm.nih.gov/pmc/articles/PMC2873731/#b2-bth07_1p029). Accessed May 2013.  
 9. *Managed Care Magazine*. February 2012. [http://www.managedcaremag.com/archives/1202/1202.narrow\\_networks.html](http://www.managedcaremag.com/archives/1202/1202.narrow_networks.html). Accessed June 2013.  
 10. P. Franks and K. Fiscella. "Primary Care Physicians and Specialists as Personal Physicians: Health Care Expenditures and Mortality Experience." *Journal of Family Practice*. 47, no. 2 (1998): 105–109.  
 11. WebMD. <http://www.webmd.com/oral-health/features/oral-health-the-mouth-body-connection>. Accessed June 2013.  
 12. UnitedHealthcare Non-Network Programs At-a-Glance, September 2009.

OptumHealth is a health and well-being company that provides information and support as part of your health plan. It is not a substitute for your doctor's care. Your personal health information is kept private in accordance with your plan's privacy policy.

## CALIFORNIA – SMALL BUSINESS (1-100 EMPLOYEES)



# What do you value in a health plan?

To **get** the most from a health plan, consider what features **give** you and your employees the most value.

### How to Use This Guide

You want to offer benefits that attract employees and keep them healthy. UnitedHealthcare provides a variety of health plans that help you achieve your goals while educating and engaging employees in making wise health care choices to help control costs.

**1.** Using the list below, think about what you value most in a health plan. How important are the following features and benefits to you when selecting a health plan?

	Less Important	Important	Very Important
<b>1</b> A national network of physicians and providers			
<b>2</b> A narrow network that provides access and quality care but helps save money			
<b>3</b> Tiered network plans that offer higher benefits when employees choose providers based on quality and cost-effectiveness			
<b>4</b> Plans that use a primary care physician to help members better manage their health care and costs			
<b>5</b> The ability for employees to see any physician or facility in the network without a referral			
<b>6</b> A lower cost plan that gives employees the ability to choose their benefit coverages			
<b>7</b> A plan that can save you money if you have a better claims experience			
<b>8</b> Online tools and services that help employees make more informed health care decisions			
<b>9</b> Wellness programs and incentives that encourage employees to live healthier lifestyles			
<b>10</b> Robust tools that streamline benefits administration, such as online eligibility, enrollment, billing and reporting tools			
<b>11</b> Plans that cover employees in multiple states			
<b>12</b> Dental, Vision, Life, Disability and other specialty products to support "whole" member health			

**2.** Review the health insurance products listed on the chart on the following pages and begin to identify the plans that may be appropriate for you and your employees.

**3.** Review the statistics on the back page to help refine your thinking and better understand the impact of some plan designs and features.





# A Complete and Flexible Health Plan Portfolio

UnitedHealthcare offers a wide variety of plan options that allow you to tailor your benefits to your business needs.

California Small Business (1-99) Portfolio	Choice Simplified <sup>1</sup> Plan Offering					
	Insurance Plans		HMO Plans			
	Select Plus	Core	Signature <sup>2</sup> (Full HMO)	Advantage <sup>2</sup> (Value HMO)	Alliance <sup>2</sup> (High Performance)	Focus <sup>2</sup> (Ultra Value HMO)
Network						
Network Access (Physician/Hospital Count)	More than 100,000 physicians and health care professionals, and 303 hospitals	More than 75,000 physicians and health care professionals, and 295 hospitals	More than 48,000 physicians and health care professionals, and 210 hospitals	More than 28,000 physicians and health care professionals, and 153 hospitals	More than 23,000 physicians and health care professionals, and 127 hospitals	More than 14,000 physicians and health care professionals, and 110 hospitals
Out-of-Network Coverage						
Offers Consumer-Driven Health Plan (HSA/HRA)						
Level of Freedom and Choice						
PCP Selection/Referral Required						
Support Program (Care24 <sup>®</sup> )						
Support Program (NurseLine <sup>SM</sup> )						
Health and Wellness Programs						
UnitedHealthcare Benefit Services <sup>SM</sup> (FSA, Pre-Tax, COBRA)						
Specialty or Packaged Savings <sup>®</sup>						
Online Member Tools and Mobile Apps						
Online Benefits Administration (Eligibility, Enrollment, Billing and Reporting)						
Price Relativity	\$\$\$\$	\$\$\$	\$\$\$	\$\$	\$\$	\$

<sup>1</sup> Formal product name: UnitedHealthcare Multi-Choice<sup>®</sup>

<sup>2</sup> Formal HMO product names:

Signature = UnitedHealthcare SignatureValue<sup>®</sup>

Advantage = UnitedHealthcare SignatureValue Advantage

Alliance = UnitedHealthcare SignatureValue Alliance

Focus = UnitedHealthcare SignatureValue Focus

KEY					
Best, Most	Better, More	Good	Basic	Not Available	Included

Health plan coverage provided by or through UnitedHealthcare Insurance Company and UnitedHealthCare of California. Administrative services provided by United Healthcare Services, Inc., OptumRx or OptumHealth Care Solutions, Inc. Behavioral health products are provided by U.S. Behavioral Health Plan, California (USBHPC) or United Behavioral Health (UBH).

The UnitedHealthcare plan with Health Savings Account (HSA) is a high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member of FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.

The UnitedHealthcare plan with Health Reimbursement Account (HRA) combines the flexibility of a medical benefit plan with an employer-funded reimbursement account.

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

The Care24<sup>®</sup> program integrates elements of traditional employee assistance and work-life programs with health information lines for a comprehensive set of resources. It is not a substitute for a doctor's or professional's care. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and are subject to change. Coverage exclusions and limitations may apply.

NurseLine<sup>SM</sup> is for informational purposes only. Nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. NurseLine services are not an insurance program and may be discontinued at any time.