

DIABETES HEALTH PLAN -  
POTENTIAL BENEFITS TO THE COMPANY

→ HEALTHIER, MORE ENGAGED  
EMPLOYEES.

→ GREATER RETURN ON  
HEALTH CARE INVESTMENT.

→ INCREASE IN EMPLOYEE  
SATISFACTION

**UnitedHealthcare Diabetes Health Plan:**  
The future of consumerism today

## Diabetes: A Chronic Disease with a Big Impact

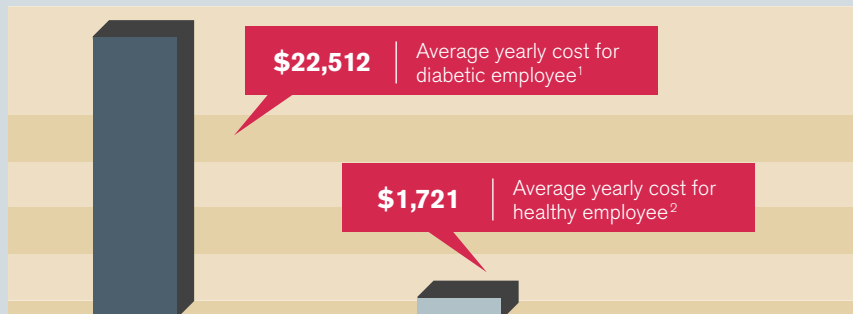
Diabetes is a major health care issue for employers and employees alike. Tens of millions of Americans are diagnosed as diabetic or pre-diabetic, and the figure is rising each year. Consider the following:

- **10.7% of U.S. adults over age 20, or 23.6 million people, are diabetic\***
  - 18 million of those Americans are diagnosed diabetics
  - 5.6 million, or 24% of the total, are “undiagnosed”
- **26% of U.S. adults, or 54 million people, are considered “pre-diabetic”\*\***

And the health care costs associated with treating diabetes are staggering. As the graphs below depict, the average cost for treating an employee with diabetes is 13 times greater than the health care expenses associated with a “healthy” employee.

\*American Diabetes Association

### Major Disparity in Costs for Diabetic vs. Non-Diabetic



The average cost of an employee with diabetes is about 13 times the cost of an average “healthy” employee.

1. Covered charges from Ingenix national database  
2. Covered charges from UnitedHealthcare Consumer Activation Index database

**Fact:** About a quarter of your employees account for 95% of your total health care bill. That's because, unfortunately, many have lifelong ailments that are both debilitating and costly. Ailments like diabetes.

The number of Americans who are diabetic or pre-diabetic has reached an astounding 78 million,\* due in large part to the rising obesity rate.

The rising trend may have a big impact on your current and future benefit costs, productivity levels, and most importantly, the well-being of your most valuable asset – your people.

UnitedHealthcare® can help. We're pleased to introduce the UnitedHealthcare Diabetes Health Plan, an innovative new benefits program that supports diabetics and their family members.

\*American Diabetes Association

The UnitedHealthcare Diabetes Health Plan integrates a series of condition-specific features for the diabetic member with the powerful cost-saving, self-management provisions of a standard UnitedHealthcare plan design.

The plan rewards adherence to diabetic preventive care by reducing financial and clinical barriers. This can help lower the risk of complications and overall health care costs.

## There are four primary components of the Diabetes Health Plan:



### Screening Model

Many employees don't even know they have diabetes or prediabetes. That can cause major clinical and financial issues down the road. We identify diabetics and pre-diabetics through:

- Historical claims analysis
- Health assessment
- Biometric screening



### Diabetes-Specific Benefits

For the diabetic and pre-diabetic employees:

- Reduced physician office out-of-pocket expenses (for diabetes-related visits)
- Free diabetes self-monitoring training and supplies
- Zero out-of-pocket expenses for diabetes-related drugs



### Compliance Requirements

Designed to help consumers modify their behavior in order to improve health and reduce costs:

- Tracking Web site with reminders to support members with their personalized Care Compliance Plans
- Members who adhere to evidence-based requirements are eligible to re-enroll in year two



### UnitedHealth Premium® Designation Program (where available)

The Diabetes Health Plan provides access to UnitedHealth Premium designated physicians and facilities that have been measured on quality of care provided and cost-efficiency. This helps ensure members receive evidence-based medicine at reasonable fees.

## The UnitedHealthcare Diabetes Health Plan offers a multitude of benefits for your company and your employees:



### For your company

By removing barriers to care, and by raising the levels of member compliance, the Diabetes Health Plan may help improve the overall return on your health care investment. Moreover, the Diabetes Health Plan offers you the following benefits:

- **More engaged employee population.**

Since the Diabetes Health Plan rewards compliant behavior, members become more involved with managing their own health care.

- **Reduced long-term expenses.**

Diabetic and pre-diabetic employees begin to make improved health care choices that can yield better clinical and financial outcomes.

- **Increased well-being of your employees.**

By diagnosing pre-diabetic employees today, you may avoid potential health care complications and subsequent expenses tomorrow.

- **Increased employee satisfaction.**

Additional savings, access to a national network and advocacy services may bring higher member satisfaction.

### For your employees

The Diabetes Health Plan is an innovative benefit plan. Diabetics and their family members enjoy many personalized features.

- **Substantial health care savings.**

The Diabetes Health Plan includes out-of-pocket savings for office visits, certain pharmaceuticals and diabetes-related medical supplies.

- **Personalized, custom health plan for your employees.**

The plan was built to meet the unique health care needs of diabetics and their family members.

- **Guidance to make the right choices.**

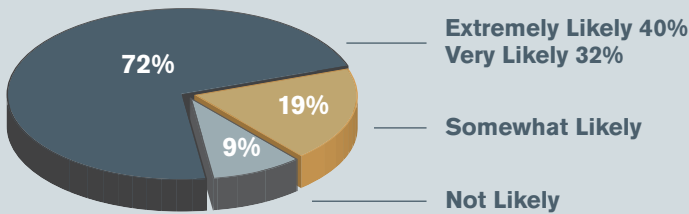
Members have access to educational and communication services to help the whole family manage the disease.

- **One family, one plan.**

The Diabetes Health Plan is truly a “family plan”; that is, diabetics and their non-diabetic family members can enroll together.

In a recent study, a diabetes health plan proved to be a popular option among employees.

### Employees Show Interest in Diabetes Plans



Consumers confirmed their interest. The majority of respondents said they would be “Extremely Likely” or “Very Likely” to enroll in a health plan designed to encourage and support health care self-management using incentives.\*\* The number was 60%, but it went up to 72% – after they learned more about the plan.

\*\*UnitedHealthcare proprietary study based on a 2008 survey with 386 Type II diabetic respondents.

### Diabetes Health Plan: The Difference Illustrated

The Diabetes Health Plan helps limit financial barriers to care, like copayments for certain condition-specific medications and doctor visits, provided the member remains compliant by adhering to diabetes therapy, such as following through with cancer screening, eye exams, and wellness visits.

### Sample Plan for Company “XYZ”

	Current		Diabetes Health Plan		
	In-network	Out-of-network	In-network		Out-of-network
			Premium	Other	
<b>Basic Provisions</b>					
Deductible	\$500/\$1500	\$1000/\$3000	\$500/\$1500	\$500/\$1500	\$1000/\$3000
Coinsurance	90%	70%	90%	90%	70%
Out-of-Pocket	\$2500/\$7500	\$3000/\$9000	\$2500/\$7500	\$2500/\$7500	\$3000/\$9000
Office Visit Copayments	\$25 PCP/ \$50 Specialist	70% after deductible	Waive copay on 1st evaluation visit	\$25 PCP/ \$50 Specialist	70% after deductible
Rx Copayments – Retail	\$5/30% (Min \$30, Max \$50)/ 30% (Min \$50, Max \$75)		No copay for specific Rx, meters, supplies related to diabetic condition; otherwise, \$5/30% (Min \$30, Max \$50)/ 30% (Min \$50, Max \$75)		
Rx Copayments – Mail Order	\$10/30% (Min \$75, Max \$125)/ 30% (Min \$125, Max \$180)		No copay for specific Rx, meters, supplies related to diabetic condition; otherwise, \$10/30% (Min \$75, Max \$125)/ 30% (Min \$125, Max \$180)		
<b>Medical Management Features</b>					
HRA	N/A	N/A	Required		
Biometric Testing	N/A	N/A	Required		
Diabetes DM/Lifestyle (onsite)	N/A	N/A	Required		
Discharge Planning (Welcome Home)	N/A	N/A	Required		
Online Tracking and Validation	N/A	N/A	Required		
<b>Screening</b>					
Diabetic	Optional		Required		
Cancer	Optional		Required		

**Does the Diabetes Health Plan make financial sense?** You bet it does. By identifying diabetics early and influencing them to adhere to evidence-based treatment guidelines (through both financial incentives and compliance requirements), individuals can slow the progression of their diabetes and reduce their overall cost of care. For example, the average annual cost for a diabetic without complications is approximately \$10,000, which is about one-third of the average cost for a diabetic with complications.

For more information, please contact your UnitedHealthcare Sales Manager.

**For more information, please contact your  
UnitedHealthcare National Accounts sales manager.**



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