



Innovations from UnitedHealthcare

3Q 2009

As the health care reform debate highlights, the importance of getting the right health information to people and streamlining the health care system gets more pressing every day. This innovation report highlights just a few examples of how UnitedHealthcare continues to use the power of information to make it easier for people to get more out of the health care system, and to drive an exciting new strategy that will help improve the speed and quality of pharmaceutical trials.

Please click:

- ▶ **Interactive Family Health History Tree**
- ▶ **Quicken Health Expense Tracker**
- ▶ **Treatment Cost Estimator**
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 **UnitedHealthcare**[®]
Healing health care. Together.[®]



Interactive Family Health History Tree

We think that when people truly understand all their health care options they can make better choices. Our innovative tools can help our members find useful information that can really improve their lives. These simple, yet precisely targeted, tools make it easier for people to take control of their health.

Where health comes from

Understanding a family's health history can yield important clues about the potential health risks we face today. Conditions like diabetes, cancer, heart disease and sickle cell anemia disproportionately affect the African American community and are often inherited, so the more we know about our family history, the easier it is to minimize those risks through smarter lifestyle and health care choices.

UnitedHealthcare's Generations of Wellness® **Interactive Family Health History Tree** helps the African American community capture what they know about their family's health history. It comes in a convenient electronic format, so the entire extended family can share their memories and help complete the picture. The Health History Tree can be an important starting point for conversations with the family doctor, who can then construct a meaningful, customized health care plan. It's also available to the general public at www.uhcgenerationstree.com.

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Treatment Cost Estimator

Building smarter consumers: Understanding treatment options

Anyone facing a needed medical procedure has some obvious questions, like: "How much is it going to cost?" Or, from a slightly different angle, "How much is it going to cost *me*?" In each case, the answer, to a surprising degree, is "It depends." The **Treatment Cost Estimator** is a unique new tool that delivers personalized cost estimates of different treatment options so members can get the best value for care they need.

The Treatment Cost Estimator is provided through our OptumHealth Consumer Solutions group. They're experts at producing simple, yet sophisticated Web-based tools and resources that help people manage their health. It covers a broad range of care options, with data on hundreds of services, including 116 diseases and over 3,000 prescription medications.

In order for the information to be useful, it has to be targeted and precise, because, of course, costs vary by physician and by location. Just a mouse-click shows fees for treatments and cost comparisons for inpatient and outpatient treatments—all specific to individual network physicians and to more than 400 geographic areas. In addition, members can see real-time calculations of what their insurance will cover—including deductible balances, potential out-of-pocket costs, and more.

The Treatment Cost Estimator is available to all UnitedHealthcare members and also through other customized employer portals by special arrangement.

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Quicken Health Expense TrackerSM

Confidence and control: Health expense management tools

Millions of people have found a new level of confidence and control over their personal financial world with Quicken[®] tools from the Intuit[®] company. Now UnitedHealthcare introduces **Quicken Health Expense Tracker**. This easy-to-use Web tool automatically organizes and presents health care expenses, claims and payments so that consumers can easily understand, search and reconcile health care bills and payments.

Quicken Health Expense Tracker is the result of a collaboration between Intuit and Ingenix (a UnitedHealth Group company); so now our members can easily understand what to pay and why—and can be confident they are paying only what they owe. Clear, easy-to-understand directions

help reduce complexity and take the anxiety out of the health care experience. It even allows consumers to make payments directly to their physician for amounts they owe—right from the tool itself.

Quicken Health Expense Tracker will be widely available to all UnitedHealthcare members in 2010. It will not be available to members on legacy acquisition administrative systems.

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Award-Winning i3Cube™

Better treatments, faster

New medications come to market after passing rigorous clinical trials. Trials provide the scientific evidence that the new drugs work as intended—and that they are safe. But modern clinical trials are complex and fragmented: Researchers are spread across continents, across technology platforms and across native languages—all of which can slow the trial process to a frustrating crawl.

Now **i3**, the global pharmaceutical services arm of Ingenix, is ready to help bring greater efficiency to the clinical trial process.

Meet the **i3Cube™**; it's the first clinical trial management system to automate the entire trial process from beginning to end. The i3Cube system supports far-flung clinical trials by connecting study sponsors, investigative site staff and i3 personnel to deliver a shared view of trial processes and results that have not been available until now. Responding to today's global development environment, i3Cube provides a local language end-user experience in English, French, German and Japanese.

Clinical experts in the global pharmaceutical services arm of Ingenix worked with technology industry leaders like Adobe® to help research teams coordinate their activities like never before. The i3Cube system drives shorter timelines, lower costs, better collaboration, and greater team efficiencies—and that means faster access to better medicine for everyone.

It was recently announced that i3Cube won the **2009 Adobe MAX Award**. The annual Adobe MAX Awards recognize the best uses of Adobe software around the globe. MAX Award winners pioneer the use of new and existing technologies that redefine traditional approaches to work. As this year's Enterprise Productivity Adobe MAX award winner, the i3Cube system solidifies our standing as a highly innovative technology company, dedicated to the needs of our customers and our industry.

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