



A Commitment to Health Care Transparency

Everyone deserves access to useable quality and cost information

At UnitedHealthcare, we believe everyone should have access to information about the quality and cost of health care. Through innovative resources, industry collaborations and ongoing research, UnitedHealthcare is advancing health care transparency to help empower people make more informed health and wellness decisions.



Why Transparency Is Important

For too long, people have had limited access to information about the quality of their health care choices and the costs associated with visiting a doctor or hospital. This lack of transparency is costing the U.S. health care system billions of dollars, while leaving people in the dark.¹

Providing health care prices to people, health care professionals and other stakeholders could reduce U.S. health care spending by more than \$100 billion over the next decade, according to a report by the Gary and Mary West Health Policy Center.¹

When people are empowered with information about quality and cost, they may make more informed choices and costs may go down.² People are starting to take action: nearly one third of Americans have used the internet or mobile apps during the last year to compare the cost of medical services, more than double from 14 percent in 2012, according to the UnitedHealthcare Consumer Sentiment Survey.³



By providing people with health care prices, health care professionals and other stakeholders could reduce U.S. health care spending by more than **\$100 billion over the next decade.**¹

Helping to Empower People

For more than a decade, UnitedHealthcare has created resources to help people to comparison shop for health care based on quality and cost. Today, our customers and plan participants have access to more information about their health care options than ever before. Here's how UnitedHealthcare helps makes it possible:

INFORMATION AT YOUR FINGERTIPS



Innovation

UnitedHealthcare's mobile and online resources, including Health4Me[®] and myuhc.com[®], offer people quality and cost information, including health care cost estimates that are customized to an individual's location and health plan.



Collaboration

UnitedHealthcare has supported development of transparency resources available to the general public in collaboration with organizations such as the Health Care Cost Institute, which has introduced Guroo.com. This resource is accessible to everyone at no charge regardless of their health coverage.



Research

By working independently and with external organizations, we are studying the use of UnitedHealthcare transparency resources and their impact on peoples' behavior and health care costs. Our ongoing research will help provide the industry and policymakers with insights about patient behavior in a transparent health care environment.

Relevant Health Information

UnitedHealthcare is putting health information at its members' fingertips with personalized data and support through digital resources and apps.

UnitedHealthcare's Online Quality and Cost Estimator Resources

An online resource that provides personalized estimates with the goal of bringing the ease and simplicity of comparison shopping to health care:

- Provides quality, cost and education resources in one online service that enables people to find and evaluate nearby health care professionals, including the ability to review patients' ratings for physicians.
- Offers cost estimates for nearly 800 common medical services across 600 episodes of care, providing a comprehensive view of what people should expect throughout the course of treatment.
- People who use the online resource before receiving health care services pay 36 percent less than non-users.²



Access to Information

Anyone, regardless of their health plan, can visit uhc.com/transparency to access cost information, including market-average prices for nearly 800 common medical services.

- Available to more than 25 million UnitedHealthcare plan participants at myuhc.com as part of their benefit plan.

Health4Me

A mobile app for iPhone® and Android® devices that provides UnitedHealthcare plan participants with access to information about health care costs and quality. With Health4Me, people are able to:

- Comparison shop for health care services based on quality and cost, with estimates based on actual contracted rates.
- Access their personal health plan details, including a digital copy of their ID card, as well as deductible and copay information.
- View and edit personal health records, and download and view claims.
- Connect with a customer care representative.
- Locate a network physician, hospital or medical facility.
- Wirelessly track physical activity through wearable devices.
- Contact a registered nurse 24/7.
- Pay medical bills by credit card, debit card, health savings



Transparency at Work

People who use UnitedHealthcare's online and mobile transparency resources are more likely to select health care providers rated on quality and cost efficiency, according to a UnitedHealthcare study. These resources helped people more frequently select quality health care providers across all specialties, including primary care physicians (7 percent more likely) and orthopedists (9 percent more likely).⁴

- account or bank account transfer.
- Manage prescriptions, find a pharmacy, check claims and handle mail-order medications.

Guroo.com

UnitedHealthcare provides data and support for Guroo.com, a public transparency tool from the nonprofit Health Care Cost Institute (HCCI). Guroo.com is accessible at no charge to everyone, regardless of whether they have insurance or what health plan provides their coverage. With Guroo, people are able to:

- Learn about conditions, including the likely steps of care and the likely costs for each step.
- Compare costs across different locations to identify areas where services are most affordable.
- Review common questions to ask a health care provider to better understand choices and help achieve a quality health outcome.



Powerful Data

Guroo.com data is drawn from billions of claims provided by the nation's leading health insurance companies, representing more than 50 million Americans from the privately insured population and Medicare Advantage – one of the most comprehensive claims datasets in the country.

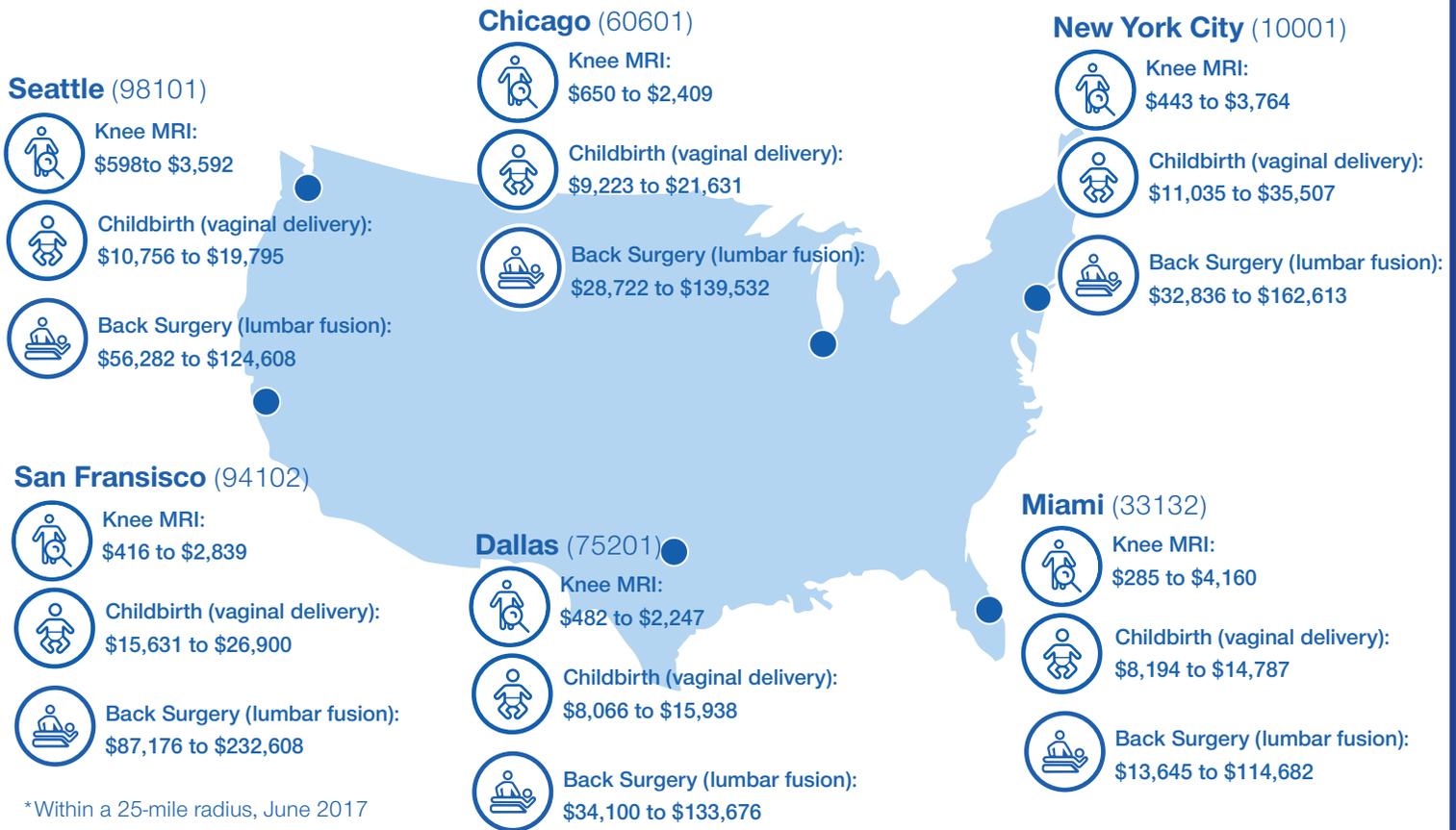


Comparison Shopping Reveals Big Variation in Prices



There are significant price variations for health care services and procedures within the same community, even though there is often little or no corresponding improvement in health outcomes for services performed by higher-priced care providers.⁵

UnitedHealthcare's online and mobile transparency resources help people find quality care and estimate the cost of common medical services



The Future of Health Care Transparency

UnitedHealthcare is helping build the future of health care transparency. In collaboration with members and other stakeholders, UnitedHealthcare continues to invest in tools, technologies and platforms to help make it easier for consumers to access and use health care information.

As we continue to gather feedback from consumers and employers, these resources will evolve to help enhance the experience, including new ways to incentivize people for accessing quality, cost-effective care.



To find out more, visit UHC.com.



1. Gary and Mary West Health Policy Center study, Healthcare Price Transparency: Policy Approaches and Estimated Impacts on Spending, from May 2014 that quantifies the potential savings from state and federal policy initiatives.
 2. UnitedHealthcare analysis of claims data, 2016
 3. UnitedHealthcare Consumer Sentiment Survey of more than 1,000 Americans, 2016
 4. UnitedHealthcare study of more than 425,000 users and nonusers of the online service myHealthcare Cost Estimator from March 2012 to March 2013; high-quality care providers were determined based on the UnitedHealthcare Premium® physician designation program, a proprietary and exclusive analysis of care provider quality and cost efficiency.
 5. Families USA report, Price Transparency in Health Care, 2014
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