Musculoskeletal conditions (injuries and disorders that affect movement) are one of the most costly health care issues for employers. Together we can help reduce musculoskeletal spending with our continuum of care.
Consider these stats.

It’s disruptive.

75.7 million adults in the United States suffer from neck or back pain.¹

1.6 million work days are lost to back problems.²

It’s prevalent.

Musculoskeletal diseases affect more than 50% of people in the U.S. age 18 and over.³

It’s costly.

$35,000, on average, for knee/hip replacement.⁴

$70,000 for lumbar spinal fusion.⁴

Surgeries caused by back pain account for 59.5% of all musculoskeletal claims for UnitedHealthcare.¹

Musculoskeletal programs focus on getting employees the right care at the right time with the right provider.

This helps improve health and reduce cost.

UnitedHealthcare provides integrated musculoskeletal support across the continuum of care:

- Prevention.
- Care.
- Maintenance.

Right support at the right time

- Wellness coaching to prevent pain.
- Find the right provider and treatment options.
- Coaches to provide education and guidance.
- Nurses to discuss surgical options.
- Evidenced-based care through Centers of Excellence.
Take care of your total population through highly personalized support.

**Breadth and depth:** Programs helping support the continuum of care.

**Engagement:** Proactively engaging employees in their musculoskeletal care decisions and helping provide support and education.

**Integration:** Helping encourage engagement and offering referrals across programs.

**Data and technology:** Helping identify and connect employees with the right programs and determining likelihood to engage.
Coordinated Musculoskeletal programs: With you at every step.

Continuum of care

Prevention
- Wellness Coaching.
- Healthy Back.
- Rally® Health and Wellness.

Care
- Wellness Coaching.
- Healthy Back.
- Rally Health and Wellness.
- Physical Health.
- Spine and Joint Solution.
- Decision Support.
- NurseLineSM/Care24®.
- Orthonet and Medical Necessity.
- Integration with Behavior Health and pharmacy.
- Find and price care on myuhc.com®.

Maintenance
- Wellness Coaching.
- Healthy Back.
- Rally Health and Wellness.
- Physical Health.
- Spine and Joint Solution.
- Decision Support.
- NurseLine/Care24.

Resources and support available through myuhc.com and Advocate4Me™.

Products sold and priced separately at this time.
Musculoskeletal Programs

Proof the programs can help reduce costs and increase access to quality care.

**Care.**

- **OrthoNet.**
  - 65–75% of targeted claims reviewed are reduced with Focused Claims Review.¹

- **Integration with Behavior Health and Pharmacy.**
  - $294 savings in health care costs per case after behavioral treatment.⁵

**Care and maintenance.**

- **Spine and Joint.**
  - $10,000+ average cost savings per operation.²

**Prevention, care and maintenance.**

- **Advocate4Me.**
  - 91% of consumers have a high level of trust in information received from their Advocate.³

- **Physical Health.**
  - 40–50% average contractual network discount off provider-billed charges for chiropractic therapy.⁴

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¹ Results captured from internal program analysis performed by OrthoNet.
³ UnitedHealth Group Advocate4Me Operations Scorecard, January 2014–July 2015, approximately 9M members. Trust score is through July 31, 2015. Trust = Question as asked in the United Experience Survey: “Rate the trust you have in the answer you received.”
⁴ UnitedHealth Group Physical Health 2017 Book of Business (12/12/16).
⁵ Results of specialized behavioral health treatment among members with comorbid medical conditions; Azocar F, Cate R, Bolstrom B et al. AcademyHealth — Annual Research Meeting June, 2012; 21st NIMH Conference on Mental Health Services Research, July 2011.
Why our coordinated Musculoskeletal Programs work.

**Employees.**

- **Peace of mind** to get the resources they need, when they need it.
- **Lower** out-of-pocket **costs**.
- **Improved** quality of life.
- Helping them make **positive lifestyle changes** to **improve their health and well-being**.

**Employers.**

- Programs that help **support the continuum of care**.
- **Cost savings**.
- **Improved** employee satisfaction.
- May reduce absenteeism and **increase productivity of work**.
Musculoskeletal programs across the continuum of care help your employees get the right care at the right time.

- Decreased medical expense.
- Personalized and helpful interactions.
- Increased adherence.
- Improved health and well-being.
- Increased satisfaction.
Appendix.
Meet Carrie.

Carrie loves her daily runs and plays tennis twice a week. Recently she’s been having back problems and her self-care no longer brings relief.

Still not pain free, Carrie is evaluated by an orthopedic surgeon who recommends physical therapy.

After physical therapy doesn’t relieve pain, Carrie’s orthopedist recommends surgery.

Carrie talks with a Spine and Joint nurse to understand her coverage and out-of-pocket costs. She is given information on Centers of Excellence available through the Spine and Joint program and guidance on what to expect with the procedure.

She calls Decision Support for care and treatment options and enrolls in the Spine and Joint program.

Carrie makes a full recovery.

Carrie calls Advocate4Me. Carrie enrolls in the Healthy Back Program after Advocate recommendation.

Program coach recommends an action plan and behavioral evaluation to help Carrie with her depression caused by back pain.

After the surgery, Carrie completes therapy and the Spine and Joint nurse helps arrange local resources to help recovery.

Individual program results shown may vary based on customer specifics and are not a guarantee of future results.
A one-stop resource for information and tools on musculoskeletal issues.

myuhc.com.

- Check current and past claim status.
- Review benefits and coverage.
- Find network doctors and hospitals.
- Manage prescription drug coverage.
- Complete a health survey.
- “Chat” with a nurse.
- Find and price care.
Advocate4Me.

A circle of caring support proactively providing recommendations for programs/tools for your musculoskeletal needs even beyond the reason for an employee’s call.

Your employees have a lot of questions and concerns about their musculoskeletal disorders.

Advocate4Me is the simpler, reliable way for employees to get help for these issues and many others.

91% of consumers have a high level of trust in information received from their Advocate.¹

¹ UnitedHealth Group Advocate4Me Operations Scorecard, January 2014–July 2015, approximately 9M members. Trust score is through July 31, 2015. Trust = Question as asked in the United Experience Survey: “Rate the trust you have in the answer you received.”
Wellness Coaching.

Addresses employees’ unique wellness needs for conditions that may impact musculoskeletal issues like weight management, exercise and nutrition.

- Specially trained personal wellness coaches.
- Helping employees develop healthier lifestyle habits.
- Providing ongoing support to keep them on track.
Physical Health.

Programs to address high-frequency, low-complexity conditions of the musculoskeletal system.

**Leverages the largest national physical health provider network to help:**

- Provide appropriate, evidence-informed care.
- Provide insights on practice patterns for providers.
- Ensure care is aligned with the best clinical evidence.
- Guide employees to conservative care and connect them with the right provider for their condition.
- Include a robust complementary and alternative medicine (CAM) network for employees looking for alternative approaches to treating back and neck pain.
Spine and Joint Solution.

Access to musculoskeletal surgeons and expert facilities qualified in the Centers of Excellence network.

**Process and system navigation** with a Centers of Excellence nurse navigator.

**Benefit design to help reduce out-of-pocket cost.**

**Quality care through the Centers of Excellence network.**

**Bundled payments for in-scope procedures.**
Healthy Back Program.

A highly personalized approach to help employees manage back pain.

Provides personalized, one-on-one coaching to help:

- Support employees through education and training on evidence-based treatment methods.
- Blend clinical foundation with behavior change to help individuals better manage low back pain.
- Employees understand pain, build skills to control and decrease pain, and develop a plan to sustain those changes.
- Guide employees to quality, cost-efficient providers and services.

Starts with identifying employees with low back pain using claims and health risk assessments.
Rally Health and Wellness.

Supporting and motivating employees to help meet their health targets to improve their musculoskeletal and overall health.

**Address unique wellness needs.**
Select Missions that are right for you and your musculoskeletal needs, whether stretching, staying active or trying yoga.

**Help change behavior.**
Start with Missions and Challenges you think you can achieve and build from there.

**Maximize well-being.**
Did you know stress can lead to back pain? Try some Missions that you know will help you re-focus.

**Stay on track.**
Missions and Challenges make it easier to track your progress to your goals.
Decision Support.
Empowering employees to actively participate in decisions about their musculoskeletal health and treatment options.

By helping employees understand their musculoskeletal treatment options:

- Employees may avoid care that is not needed.
  - 34% of employees choose a different treatment option than initially planned.¹

- Employers and employees achieve greater savings.
  - $8,415 average savings per lower treatment shift.¹

¹ Claims validated July 2014–June 2015. For a complete description of the UnitedHealth Premium® designation program, including details on the methodology used, geographic availability, program limitations and medical specialties participating, please visit myuhc.com.
NurseLine/Care24

One number connects employees to a health care expert who helps guide them to resources and more effective use of care.

For musculoskeletal disorders, the key is finding the programs early to help prevent an actual problem later on.

A single call connects employees to a health care expert.

Treatment-decision counseling helps direct employees to the right program.
Orthonet.

Stop overpayment before it starts.

Adding an additional step of review means our programs are designed so you won’t be billed more than you should be, and both you and your employees will benefit from lower overall health care costs.

Extra review step

Lower costs

More satisfaction
Behavioral Health.

Detecting and treating depression improves workplace productivity and employee satisfaction.

- 14% reduction in potential facility admissions when we navigate members to higher-quality care.¹
- 15% reduction in disability days through our return-to-work program.²
- 49% reduction in presenteeism among those with depression.³
- 4.75 employee satisfaction with Optum Behavioral Health Telemental Health providers (out of 5.00).⁴

¹ Among member Wellness Assessment respondents identified by the “facility predict algorithm” who received Care Advocate outreach, Optum September 2015 evaluation.
² Optum analysis of average length of disability among eligible members for a national energy company from 1/1/2011 to 12/31/2015.
³ Psychiatric Services, 2015 June 66(6), 570–577.
⁴ Member satisfaction analysis per B.Bowman 3/13/2016.
Integration with pharmacy.

A whole-person approach to helping manage specialty pharmacy.

Innovative synchronization of specialty pharmacy and medical benefits through one care team helps to create a better experience, better care and better total cost. This integrated, whole-person 360-degree approach helps to:

- Control specialty drug costs.
- Manage both pharmacy and medical needs for employees.
- Improve engagement.
- Close more gaps in care for those with health conditions.

Nearly 3 out of 4 specialty Rx members could also benefit from a UnitedHealthcare clinical program.¹

Specialty Pharmacy Synchronization

$2 PMPM Savings²

2. UnitedHealthcare study, June 2015. Savings in addition to specialty cost management. Actual savings may vary depending on data and utilization.
Medical necessity strategies.

Helping promote better, more affordable access to care, optimal employee outcomes and simplified administration.

Prior Authorization.
Benefit determination based upon medical necessity composed of:

- Core Medical Prior Auth.
- Radiology and Cardiology Prior Auth.

Inpatient bed day management.
Hospital payment decisions based upon medical necessity per the facility agreement.