



NexusACO™

Accountable Care Organizations (ACOs) have made a commitment to help reduce costs by being more efficient, improving health outcomes and delivering a more connected member experience.



An innovative plan design can expand an ACO's potential to help enable members and physicians to collaborate for a better care experience.

Introducing the NexusACO health plan.

Maximizing the opportunity of ACOs.



Top-performing ACOs.



Plan design drives use of cost-efficient Tier 1 providers.



Members are required to select a primary care physician (PCP) to improve coordination of care for members and with other providers.

Supporting better outcomes, expanding potential.

NexusACO delivers a new level of collaboration.

New plan design built around
our high-performing ACOs.



PCPs (required) help members
get the care they need.



Activation teams
provide local
ACO support.



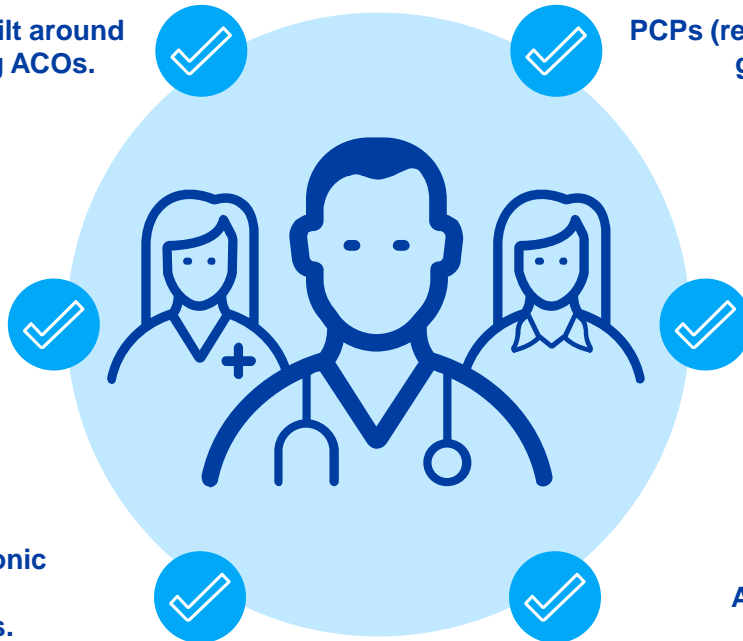
Advanced
analytics support
population health.



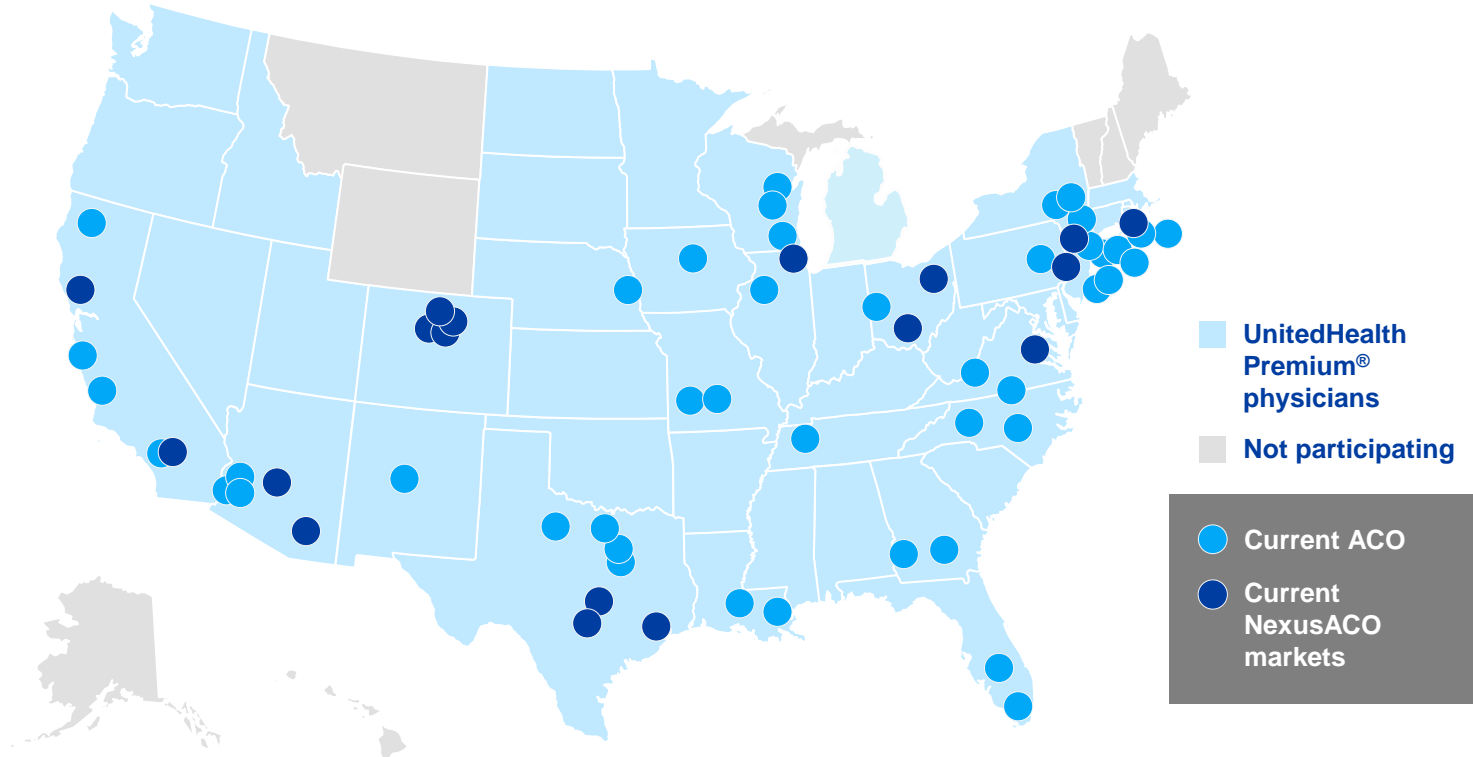
Optum® Link Electronic
Gateway reduces
administrative costs.



Aligns ACO incentives.



NexusACO provides a national, tiered product offering.



New ACO Tiered Product targets only, for 1/1/17. Targets may be added or dropped between now and final 1/1/17 contracts.

Note: UnitedHealth Premium designation is not available in Alaska, Hawaii, Maine, Montana, New Hampshire, Wyoming and Vermont, and in St. Louis, MO, and the Upper Michigan Peninsula.

NexusACO maximizes the opportunity to help deliver access to better patient care, a simpler member experience and lower costs.



A new care model
of greater collaboration between providers, and with their patients.



National tiered network
in 43 states with NexusACOs in 15 markets for 2017.



Up to 15%
in projected savings.

Appendix.

Activation team supports each ACO partner's success.

Day-to-day clinical transformation consultant.

Health care economics.

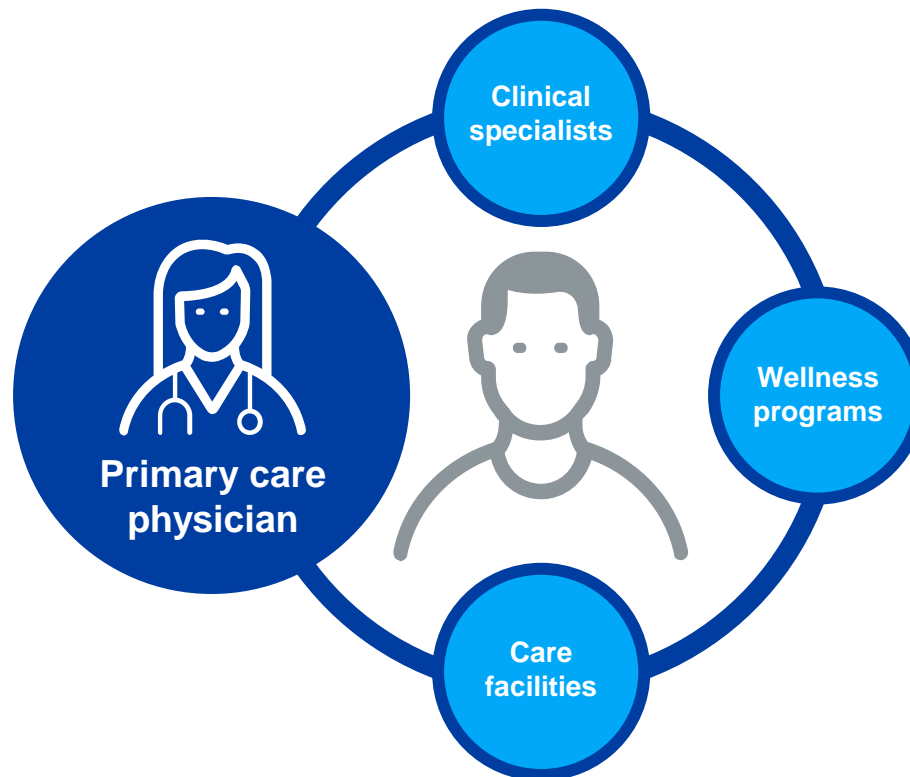


Market medical director.

ACO account manager.

Primary care physicians play vital role.

These connections of resources and support to help members achieve better health outcomes **create the nexus** — the vital links — that help deliver **improved simplicity, greater efficiencies and lower costs.**



Networks configured for the needs of specific populations and cost strategies.



Broad Access	Tiered Plans	Centers of Excellence	NexusACO Tiered	Primary Care Centered	Primary Care Centered and Narrow	Narrow
843,006 health care professionals	2-8% savings	10-20% in episode savings	Up to 15% projected savings	3-5% savings	3-8% savings	2-5% savings
Largest single health plan network.	Members are incented to use physicians who will deliver the best value.	Episode of care payment with clinical support for both pre- and post-event.	Members choose a primary care physician and are incented to use ACO physicians and hospitals.	Primary care physician helps to navigate referrals and care needs.	Combining primary care centered with a narrow, high-value network.	Choices within a defined, narrow, high-value network driven by local market dynamics.
National				Local		

Plan designs that provide incentives or reduced deductibles/cost sharing for seeking care from identified health and service providers are referred to as High Value Networks. Customer-level potential savings of High Value Networks will be a function of plan design, geographic mix, service mix, the proportion of total spend currently associated with non-Tier 1 providers and the extent to which that current spend is redirected to Tier 1 providers. Savings estimates relate to UnitedHealthcare's book-of-business results. All figures and estimated savings represent historical performance and are not a guarantee of future savings. Meaningful benefit design differentials needed to achieve the upper bound of savings. Quality and cost efficiency based on national standards and local benchmarks. (As of May 2016)

How ACOs help improve the way care is delivered.



Better Cost Control

Eliminate costly duplications of tests and procedures.

▼
Reduce non-emergent ER visits.



Better Health

Improve population health.

▼
Better integration into available clinical programs.



Better Experience

Improve efficiencies with a primary doctor to orchestrate care.

▼
Take health care management **burden off of consumer.**

NexusACO's national product structure.

