



# Premier Advocacy

## Advocate4Me<sup>®</sup>

Elevating the care journey with our most sophisticated level of support for your employees

United  
Healthcare

# Advocacy that looks out for employees



## Proactive Guidance

Our data and insights help us look ahead and guide members to the most optimal choices, helping them avoid unnecessary costs.

### Program Features

- Dashboard with real-time analytics
- Personalized recommendations based on data, eligibility, and interactions
- Proactive outbound messaging
- Active steerage at all interaction points
- Focus on high-need populations



## Compassionate Service

Knowing that someone is looking out for members in every interaction, combining valuable support with empathy and a personal touch.

### Program Features

- Compassionate advocates
- First-contact resolution
- Benefit navigation
- Social Drivers of Health (SDoH) connections for members in need
- 1:1 relationship for complex needs leveraging Family Engagement Center®



## Simplified Experience

Members have the confidence we're looking out for them, because we can connect the dots across the health care ecosystem to streamline the benefits experience at every touchpoint.

### Program Features

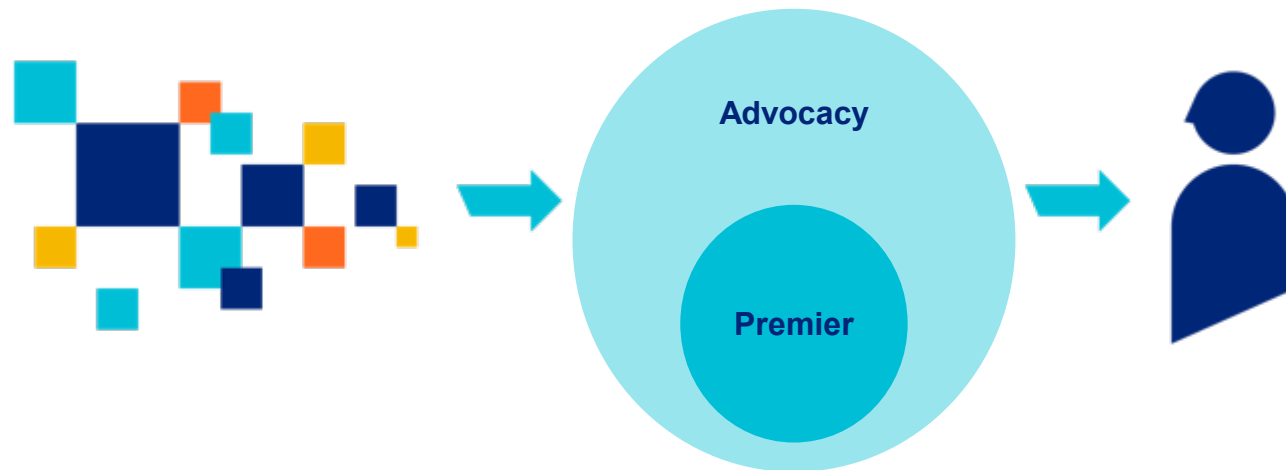
- Digital connection to benefit ecosystem including third party vendors
- Advocate view of member contact history
- Self-enroll in eligible clinical programs
- Integrated clinical management
- Consistent data views across audiences



# Premier Advocacy

**As part of our Advocacy solutions, our Premier model elevates support to a new level for your employees.**

Designed for better outcomes and lower costs, this service connects your employees with Advocates who help guide them throughout the health care journey to make informed decisions. Members get someone in their corner to provide insight and help make the right decisions.



## **Going above and beyond customer service**

Premier Advocacy provides whole-person, proactive guidance across a broad range of health care needs. Key features include:

- ✓ 1 program that integrates multiple service areas
- ✓ Data and insights to proactively identify solutions
- ✓ 1 collaborative team of experts to guide employees and their families



# Premier Advocacy clinical engagement

Advocacy and clinical working together for better health choices and outcomes



**Connect anywhere, anytime**



**Advanced, timely outreach**



**Holistic engagement**



**Greater savings**

Designated Lead Medical Director, Lead Operations Director and Clinical Affordability Director	Interdisciplinary rounds/Enhanced Care Management Model	Client-specific ID stratification with deeper/earlier triggers
Integration with Inpatient Care Management/Clinical Coverage Review	Provider to provider outreach	Review and monitoring of high-cost claimants
Employer population health analysis with focus on implementing strategies to mitigate spend	RN proactive member outreach for denied prior authorizations (based on select codes)	Multi-faceted ER Diversion Strategy
Predictive: optimizing real time data (incl. pre-adj claims, prior auth) and holistic value-driver monetization	Personal nurse in the family is at the core of the model	Digital engagement with connected nurse outreach and chat
100+ conditions seamlessly coordinated across solutions	Behavioral Health support and connection to resources	Connected to Pharmacy and other third-party solutions



# Provider outreach at key points to optimize outcomes

Timely collaboration between providers and the Premier team may help to:

Deliver the appropriate service at the right time ✓.....

Reduce hospital and emergency utilization ✓.....

Decrease duplication of service ✓.....

Effectively manage health issues ✓.....



.....✓ Empower/engage members and their families or caregivers

.....✓ Advocate for member needs

.....✓ Achieve member-centric goals

.....✓ Ensure member satisfaction



# Premier Advocacy



## Employees

Employee\* reaches out and predictive personalization helps Advocate better understand their personal and family history for greater insight into reason for contact.

Available platforms:

- Phone
- **myuhc.com**<sup>®</sup>
- Mobile app
- Click to chat

\* Refers to employees and their covered family members. Family-based discussions subject to appropriate authorization.

\*\* With OptumRx carved in

\*\*\* Includes gender affirming care support



## Advocates

Employee routed to Advocate whose expertise is best aligned with employee need.

### **H** Health Advocate

Customer service and claims expertise plus enhanced financial advocacy and elevated issue resolution

### **S** Super Advocate

Real-time, simple and complex claims adjustments, proactive outreach, and gender identity family support

### **N** Nurse Advocate

Health education and decision support expert — licensed nurse (RN)



## Specialists

Speak directly with employee or serve as a behind-the-scenes resource for the Advocate.

- Behavioral
- Pharmacists (when integrated with Optum Rx)
- Pharmacy claims\*\*
- Program nurses
- Specialty needs\*\*\*and more

Highly designated or dedicated Advocates and Super Advocates

Customized team, including a designated medical director, organized around you

Continuous analysis, feedback and changes for your population

Phone and digital inquiries are addressed by highly designated or dedicated team



# Premier Advocacy

Highly trained, integrated team providing members with comprehensive, proactive, white-glove support

**One front door** Live | Digital | Chat | Always secure



<p><b>Helping deliver better outcomes and lower costs</b></p> <p><b>3-4%</b> Potential medical cost savings<sup>1</sup></p>	<p><b>89%</b> Program acceptance rate<sup>2</sup></p>	<p><b>23%</b> Increase in clinical program enrollment<sup>3</sup></p>	<p><b>Up to 12%</b> Fewer inpatient days<sup>3</sup></p>
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<sup>1</sup> 2019-2020 UHC employer study including 387 clients, 4.8M members and \$19.2B in medical spend. Analysis completed on a continuous medical enrollment basis. Medical costs risk adjusted for age and gender. Value impact based on comparing clients by the adoption platform features vs not (e.g. enhanced vs core advocacy). Actual client results may vary based on specific clinical programs the client has or maturity of implementation.

<sup>2</sup> 2023 Combined Enhanced Advocacy performance reporting for Program Acceptance Rate; <sup>3</sup> 2021 E&I Operations Performance Reporting, comparing enhanced advocacy members (Elite/Premier) to Advocate4Me members.










# Member experience



# AI/Machine Learning Initiatives

We are leveraging the latest technology and advanced analytics to deliver a more personalized and proactive member experience, driving value and enabling better member engagement.

Initiatives	Description
 <b>Advocacy voice analytics suite</b>	<ul style="list-style-type: none"><li>Multiple capabilities around voice analytics to drive enhanced insights around member sentiment and advocate performance, which will improve execution and enable us to know our members at a deeper level</li></ul>
 <b>Advocate tools</b>	<ul style="list-style-type: none"><li>Predictive modeling to route members to the most appropriate level of advocate based on natural language and claim history</li><li>Advocate Virtual Assistant simplifies member benefit search with updated deductible and accumulator information plus ability to send summary via SMS or email, specific to the member</li><li>Enhanced advocate training module leveraging real time feedback based on real scenarios and interactions</li><li>ChatBot tools to help provide relevant benefit information based on member needs, prevent issue escalations, improve advocate performance</li><li>Real-time call summary for advocates to drive efficiency and improve documentation to support responses in the event of a follow-up or escalation (2<sup>nd</sup> half of 2024)</li></ul>
 <b>Personalization</b>	<ul style="list-style-type: none"><li>Advocacy integration with smart offerings such as a reinforcement learning model to enable next-best action and enable member personalization</li></ul>
 <b>Out-of-network (OON) predictive model</b>	<ul style="list-style-type: none"><li>Demographic and claims history are analyzed to estimate a member's propensity to utilize OON services for future non-emergencies that result in more targeted campaigns and encourages changes in member behavior</li></ul>
 <b>Member digital tools</b>	<ul style="list-style-type: none"><li>24/7/365 Virtual Assistant for provider search, claims and Rx status, ID card and benefit details</li><li>Enhanced Find Care sort with scoring concept using five key categories of quality, benefit, convenience, personal fit (gender, language preferences) and provider data quality (2<sup>nd</sup> half of 2024)</li></ul>



# AI/Machine Learning Initiatives

Technology that helps improve Advocate performance and simplify the member experience

## AI Coach for Advocates

Begin the call with a friendly greeting, provide your name, and ask if you are speaking with Angela.

Hi there, this is Miriam, your XYZ company advocate. Am I speaking with Angela today?

Yes, this is Angela.

Bond with Angie by using their name and asking how they are doing today.

And how is your day going so far, Angie?

I'm doing okay, a little worried, but hoping you can help me with that.

Respond to Paul's statement with empathy and confirm if they will be staying the night at the hospital.

Sorry to hear that you have to have that surgery, Paul, but I'm really glad that they got something scheduled for you already. So from what you were asking, sounds like you're going to be staying overnight, correct?

Yeah, doc said they gotta open me up to do this one, so I should plan on spending the night. When they did the biopsy, they just did the thing where they poke a hole in you and pop the tool in, and I went home that afternoon. But I guess they can't do that for this.

## Advocate Virtual Assistant (AVA)

Hello, I'm your Advocate Virtual Assistant (AVA). How may I help you?

April 3 at 3:24 PM

Back pain

MEMBER NAME 009ACIS

Urgent Care

Benefits

Outpatient Chiropractic (Manipulative)

Service Summary

In-Network

Primary Doctor: \$20 co-pay per visit. The annual deductible is \$500. Specialist: \$30 co-pay per visit.

Benefit Accumulation

Spinal Manipulation

In-Network Visits

Out-of-Network Visits

Deductible and Co-pay

Deductible Remaining

Paid Total

Out-Of-Pocket Remaining

Paid Total

Confirm Email

Verify Email Recipients Address

Stephen.Packen@optum.com

UHC Network

\$20 copay

The annual deductible is \$500. You do not need to get this care.

Your cost if you use Optum

Limits & Exceptions

Situation

In-Network

Deductible	Individual	Family
Remaining	\$0.00	\$800.00
Paid	\$400.00	\$400.00
Total	\$400.00	\$1,200.00

Out-of-Pocket Max

Benefit Period: 01/01/2022 - 12/31/2022

Deductibles

## Digital Virtual Assistant

Message us

UnitedHealthcare virtual assistant | 11:14 AM

Hi, I'm the UnitedHealthcare virtual assistant, here to help you get started.

Order status

Change PCP

Other

Message us

UnitedHealthcare virtual assistant | 11:14 AM

I can help you update your PCP.

Do you know the name of the provider you're looking for?

Message us

Rose Johnson | 11:14 AM

Select

UnitedHealthcare virtual assistant | 11:14 AM

OK, this provider, Catherine Tisdall, is 2.51 miles away from your current address on file. Are you ready for me to update that now?

Yes

UnitedHealthcare virtual assistant | 11:14 AM

Success! You have chosen Catherine Tisdall as your primary care physician. This change will be effective Feb. 1, 2024.

What else can I help you with today?

Find another provider

Nothing, thanks

Chat with a live advocate

## Real-Time Auto Call Documentation/Summary

Call Ended - Post Call Summary

Call Data

Interaction ID: 1234567890 Duration: 15:23

UCID: 1234567890 Satisfaction: Satisfied

Date: Nov 17, 2023 at 10:30:21 AM

Member Call Reason

The member, Rashid Bakram, called on behalf of Pearl from Nokia's Benefits Center to confirm coverage and address concerns about his account being inactive.

Resolution

Topic Title

The advocate confirmed that Rashid's account is indeed inactive and that the only change made was adding his spouse to the coverage. The advocate informed Rashid and Pearl that the issue would be escalated to the enrollment team for review. They also advised Rashid to check for updates on the website and provided contact information for further communication.

Topic Title

The advocate assured Rashid that they would be in touch within two to three business days and would inform the enrollment team about his spouse's upcoming appointment. They also mentioned that if any upfront payment is required by the provider, it can be reimbursed once the account is active.



# Gender affirming care support

Individuals with gender affirming health care and benefit needs have access to skilled Advocates who help provide comprehensive support.

- Builds the relationship with the employee — no need to start over for each call
- Takes responsibility for each inquiry and will follow through to resolution
- Addresses the needs of the person, not just those related to gender affirming support
- Is hired, trained and assessed to provide compassionate, empathetic and effective support; specific empathy training provided
- Helps members find providers with expertise in gender affirming care
- Helps members understand prerequisites and coverage for gender confirmation surgery
- Provides communications based on member preference
- Connects members with behavioral health, financial and community support
- Expanded LGBTQIA+ support tools through **pride365plus.com**



# Family Engagement Center

The Family Engagement Center (FEC) addresses the needs of special and complex members with one-on-one support from a Care Advisor.



## Identified members are connected to an assigned Care Advisor who can:

- Help members navigate the health care system.
- Serve as a single point of contact for covered family members with direct extension and voicemail.
- Help make connections to clinical, behavioral health and SDOH resources, including enhanced support for members in a diagnostic odyssey or with a rare disease.

Referrals are accepted.

## Support is available for:



**Families of children with special needs**

Complex claims/prior authorization support and connections to provider partnerships within pediatric care centers for children ages 0–17

**222K**

engaged members since 2017

**86%**

same call issue resolution



**Adults with complex needs**

Support from a multi-disciplinary team for complex cases and escalations

**95%**

member satisfaction score

**89%**

same call issue resolution



**LGBTQIA+\***

Provider search expertise and focus on benefit management for gender affirming care

**3,000+**

engaged members since 2023

**89%**

same call issue resolution

\*1:1 support provided by Super-Advocate within our Premier Advocacy model.

Source: 2023 C3 and SNI Product Dashboard



# Addressing social barriers to help improve health

Life factors affecting members can be just as important in determining their health as medical-specific issues. That's why Advocacy looks at the whole person, including **Social Drivers of Health (SDoH)** such as:

- Access to food
- Transportation
- Housing
- Financial stability



## Advocates work to:

- Proactively identify member needs
- Refer members to helpful resources

## Impact

**+28k** members accepted advocate's offer for help or clicked a digital offer

**76%** telephonic offer acceptance rate

Source: UHC internal operational data, full-year 2023

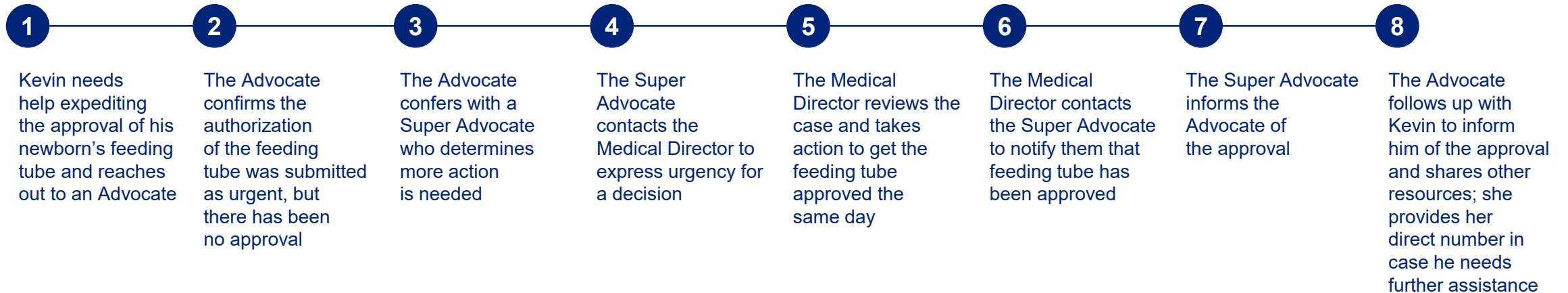


# Member journey: Road to approval



## Kevin

- Male, 33 years old
- New dad with newborn, Lily, in neonatal intensive care unit (NICU)
- Lily needs approval of feeding tube before discharge

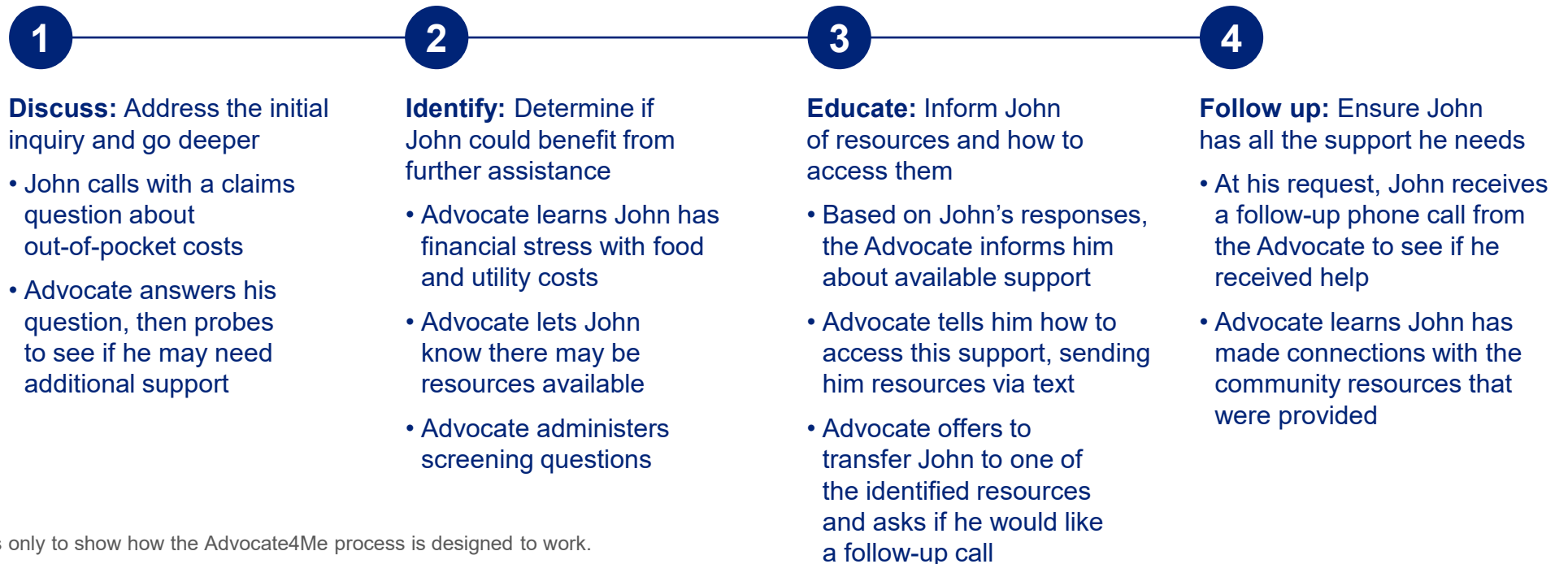


Above example for illustrative purposes only. Individual results may vary.



# Member journey: Addressing social issues for better health support

This is John's story as he experiences the support of an Advocate who proactively connects him to resources for help with food, utilities and financial insecurities.



Example is for illustrative purposes only to show how the Advocate4Me process is designed to work.

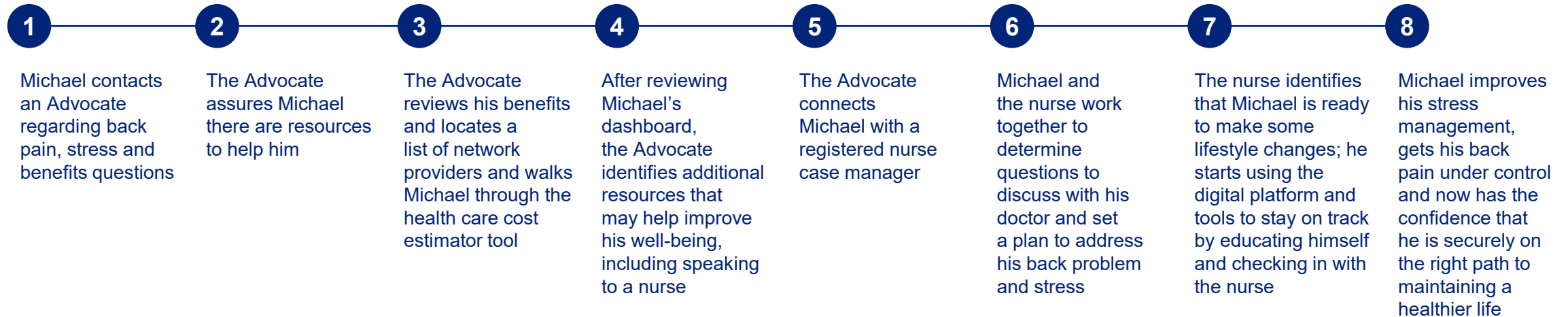


# Member journey: Support for pain and stress



## Michael

- 42-year-old investment consultant
- Sacramento, California
- Back problems and increased stress



Above example for illustrative purposes only. Individual results may vary.



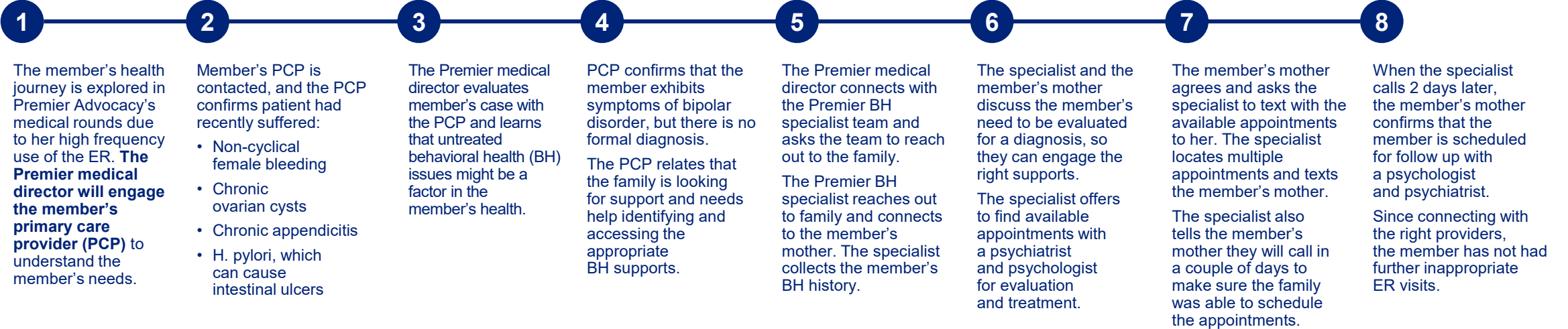


# How it works for the member: CMO (MD) case review and intervention



## 17-year-old female. History includes:

- Migraine
- Chronic sinusitis
- Asthma
- Suspected diagnosis of bipolar disorder
- Abdominal pain
- Menstrual issues
- Multiple emergency room (ER) visits in last 12 months



Above example for illustrative purposes only. Individual results may vary.

