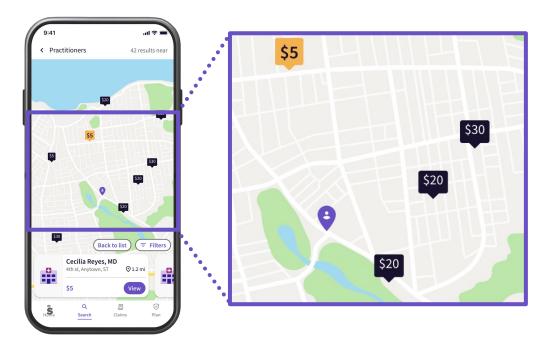
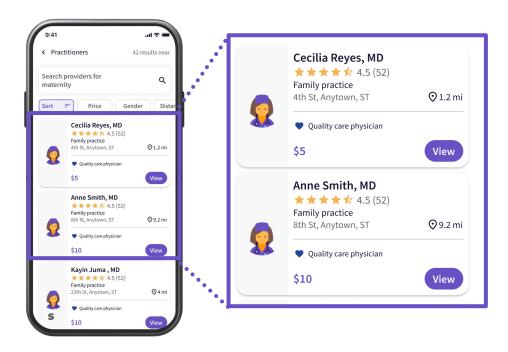
Surest plan prices may vary by facility and practitioner.

Prices may vary by location for the same service.



Prices may vary by practitioner for the same service.



Providers who score higher in quality, efficiency, and the overall effectiveness of care – those who achieve better patient health outcomes, have lower rates of surgical complications and hospital readmissions, use resources more efficiently, charge less for their services etc. – are scored, priced, and displayed as higher-value lower-cost options for Surest members.



Surest scoring - provider location (hospital, ASC, or clinic)

Episodes of care

Surest uses a proprietary episode engine built from clinical expertise and machine learning algorithms to create episodes of care. The foundation of these episodes is the identification of a condition or service (anchor event) and then other relevant services and associated data elements are identified and attached (e.g., complications, readmissions, referrals and downstream care, cost, etc.) that, taken together, account for the inherent quality, efficiency and overall effectiveness of the care a member received.

Data

Episodes are computed using a rolling-three-years of UnitedHealthcare's commercial claims data, limited to continuously enrolled members for an applicable episode window.

Attribution

Episodes are attributed to a provider location based on the facility claim, if it exists, for a given encounter (day or stay) in which the anchor event occurred. If there was no facility claim, the provider location is identified based on the servicing location or billing location from the professional claim.

Adjustments to enable parity

Episodes are further evaluated for factors that could inequitably impact the episode and are adjusted for outliers, data credibility, recency and case mix.

Identify regions

Regions are defined across the U.S. that account for factors such as population density, availability of facilities, referral dynamics, commuter travel patterns, and complexity and frequency of the service. Episodes are assigned to a region based on the condition/service and the provider location at which it was rendered.

Regional cohorts/
peer groups

A cohort (i.e., peer group) of provider locations is determined for each condition or service category within a region, and the provider location is evaluated against that cohort.

Surest scoring - practitioner (MD, DO, NP, PA, etc.)

Episodes of care

Leveraging the proprietary episode engine, for practitioner evaluations, the Surest episode engine develops condition-based episodes within a 12-month window to identify care the member received related to that condition. This accounts for care that the member received from a given practitioner as well as condition-relevant care to which the member was referred and provided by another provider location or practitioner.

Data

Episodes are computed using a rolling-three-years of UnitedHealthcare's commercial claims data, limited to continuously enrolled members for an applicable episode window.

Attribution

Episodes are attributed to practitioners based on the NPI of the practitioner from the first visit where the condition appeared for that member in the claims data. A member may have more than one episode for a condition if they continue to receive office visits for the condition beyond 12 months. A subsequent episode attributes care to the practitioner the member saw during that episode.

Adjustments to enable parity

Episodes are evaluated for factors that could inequitably impact the episode and are adjusted for outliers, data credibility, recency and case mix.

Identify regions

Regions are defined across the U.S. that account for factors such as population density, availability of physicians within various specialties, referral dynamics and commuter travel patterns. Episodes are assigned to a region based on the location at which a practitioner rendered the initial visit for the condition.

Regional cohorts/
peer groups

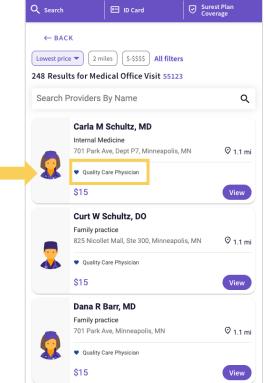
A cohort (i.e., peer group) of practitioners is determined for each condition within a region based on its relevance to the practitioner's primary specialty and the location where the initial visit took place. That practitioner is then scored against others in the region who treated the condition if the condition is relevant to their primary specialty.

A UnitedHealthcare Company

Surest scoring and UnitedHealth Premium® Program - Practitioners

Information displayed to members based on practitioner for services like office visits includes the prices resulting from practitioner scoring (which includes inherent quality and cost-efficiency criteria) and the practitioner's Premium program designation, when and where applicable as illustrated below.

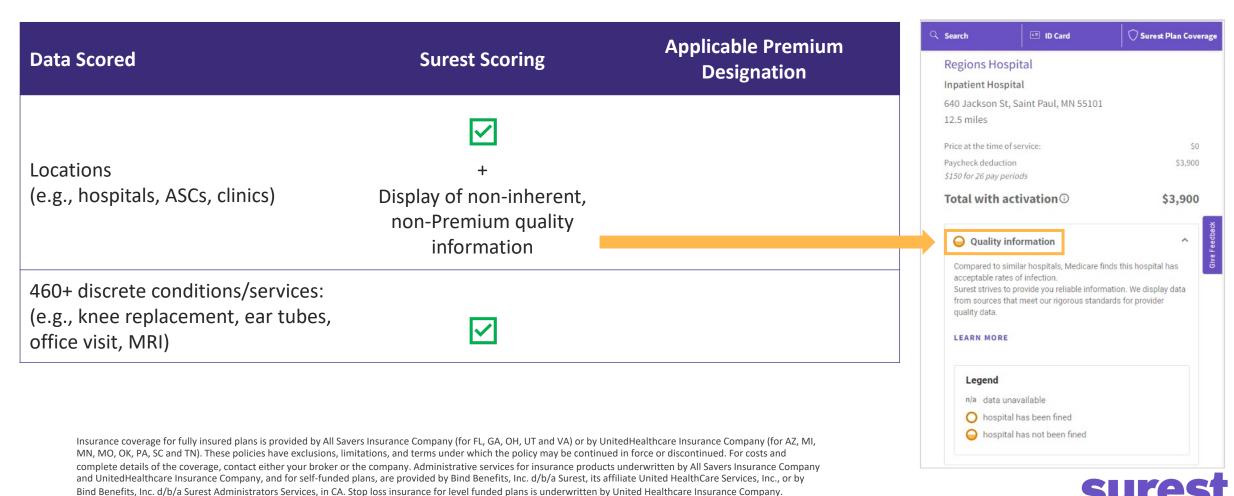
Data scored	Surest scoring	Applicable Premium designation
Physician specialties evaluated by Premium (e.g., internal medicine, orthopedics, ENT, etc.)	(Includes "Does Not Meet Premium Quality Criteria" in score)	 Quality Care Physician, or Does Not Meet Premium Quality Criteria, or Not Evaluated for Premium Care
Additional physician specialties (e.g., dermatology, oncology)		
Non-physician specialties (e.g., physical therapy, PAs, NPs)		





Surest scoring and UnitedHealth Premium® Program - Locations

Information displayed to members based on locations for services like knee replacement includes the prices resulting from location scoring (which includes inherent quality and cost-efficiency criteria) and separate non-inherent, non-Premium quality criteria, when and where applicable as illustrated below.



A UnitedHealthcare Company