



# How UnitedHealthcare's Surest leads to more preventive care, improves member satisfaction and lowers costs

The UnitedHealthcare Surest™ health plan offers an innovative approach to health benefits that removes deductibles and provides members with clear, upfront cost and coverage information in advance of treatment. Surest is designed to remove barriers to care and make it less likely people will delay or skip potentially lifesaving preventive exams and treatments, while at the same time lowering the total cost of care for individuals and employers.<sup>1</sup>

## How it works

The Surest plan simplifies how people access and use the health system, helping make it easier for them to find care providers and facilities evaluated as high-value. Key features of the Surest plan include:

**No deductibles or coinsurance:** The Surest plan removes financial barriers to care and makes it easier for members to understand their cost and coverage options before making medical appointments.

**Upfront prices:** The Surest plan uses value-based copays and provides members with clear cost and coverage information before receiving care. With upfront pricing and fewer financial barriers to care, Surest members can more easily comparison shop for treatment options, find preventive care and lower the total cost of care — for themselves and their employer.

**Higher member satisfaction:** For employees enrolled in the Surest plan, the Net Promoter Score® — a key measure of consumer satisfaction — is significantly higher than industry benchmarks.<sup>2</sup>

**Lower health care costs:** Employers that offer the Surest plan may reduce their total cost of care by up to 15%<sup>3</sup>, while members pay 54% less in out-of-pocket costs.<sup>4</sup>



**92%**  
of Surest members select high-efficiency care providers<sup>5</sup>

UnitedHealthcare offers the Surest plan to employers with 51 or more employees nationwide with self-funded health plans. Following further expansion this year, Surest is available in 32 states and territories, including Washington, D.C., to fully insured customers with 51 or more employees. The goal is to offer fully insured plans to six additional states by the start of 2024.



Surest members more frequently access preventive care, including:

**9%**  
increase in preventive physical exams<sup>1</sup>

**15%**  
increase in preventive mammograms<sup>1</sup>

**34%**  
increase in preventive colonoscopies<sup>1</sup>



Surest members more frequently access high-value care, including:

**7x**  
increase in virtual visits<sup>6</sup>

**6%**  
fewer emergency department visits<sup>7</sup>

**13%**  
fewer inpatient hospital admissions<sup>5</sup>

<sup>1</sup> Comparison of members identified as having 12 months enrollment in a UHC plan in 2021, and 12 months enrollment in a Surest plan in 2022. 167\_V01.

<sup>2</sup> Surest self-funded 2022 book of business; commercial benchmarks and MARA risk adjustment methodology. Risk adjusted for demographics, geography, and disease burden.

<sup>3</sup> Combination of modeled and actual results across Surest prospects and clients; independently developed benchmark based on a database containing health care claims from 80 million U.S. lives risk adjusted for demographics, geography, and disease burden.

<sup>4</sup> Comparison of 2022 medical out-of-pocket spend for members who migrated to a Surest plan in 2022 compared to members from the same employers in a non-Surest plan. 141\_V04.

<sup>5</sup> Surest 2022 book of business plan sponsors with both medical and pharmacy data within our warehouse; industry 2022 commercial benchmarks and risk adjustment methodology. Risk adjusted for demographics, geography, and disease burden. 168\_V01, 66\_V03, 169\_V01, 71\_V03, 67\_V03.

<sup>6</sup> Surest Doctor On Demand (DoD) 2022 utilization compared to 2022 DoD book of business. 46\_V04 15 2022 Surest book of business. 131\_V03, 125\_V03.

<sup>7</sup> Comparison of members identified as having 12 months of enrollment in a UHC plan in 2021, and 12 months of enrollment in a Surest plan in 2022. 170\_V01.

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