

Ready to start making the grade with the goal of better health and greater savings on your self-funded medical and Rx programs?



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- 1. Consumer activation index review of 31 million decisions
- 2. UnitedHealthcare Consumer Activation annual analysis of 30 m claims, 2012.
- 3. Based on UnitedHealth Group book-of-business members engaged in Disease Management programs between 2007 and 2010.

This program is available only for self-funded plans.

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 see myuhc.com

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# **Graduate to Convenient** and Affordable Health Care

A partnership between Coalition for College Cost Savings and UnitedHealthcare





# Rounding Out Your Health Care Curriculum

The Coalition for College Cost Savings (the Coalition) was established based on the concept that collaboration among independent colleges and universities would result in greater strength in delivering the most competitive price for purchased goods and the highest value in performed services. Likewise, for more than three decades, UnitedHealthcare has worked to develop innovative, collaborative and financially responsible ways to strive to make higher quality health care more affordable for more people. The results are new product designs, network and payment approaches, and new ways to engage people in their health care to help drive better consumer choices.

The collaboration between the Coalition's Higher Education Member Organizations (HEMOs), its participating organizations and UnitedHealthcare brings together organizations with similar objectives to better serve private institutions of higher education and their communities. Working together, we will bring best practices and efficiencies by leveraging economies of scale, and offering health benefit programs that are designed to be affordable, with outstanding clinical resources and advancements in consumer resources.

The result is a unique, holistic solution for faculty and staff of participating institutions. It includes group medical, pharmacy, a portfolio of clinical and wellness solutions, consumer tools and programs all designed to help drive convenient affordable health care. The Coalition's UnitedHealthcare program is national in scope and local in focus, with the goal of providing competitive value to each local state association while aggregating the national strength of the Coalition to benefit every participating institution.

Our goal is simple; to better serve students, faculty and communities by improving health and wellness, ultimately enriching higher education.



### Today's Decisions Impact Tomorrow's Costs

Unhealthy behaviors and preventable health conditions may have a profound impact on the well-being of individuals and cost millions of dollars each year. Across the nation, chronic health conditions continue a dramatic climb toward epidemic levels. And, while individual lifestyle and health care decisions are estimated to drive 50-75% of health care costs, consumers do not make the optimal choice in their health care 42% of the time<sup>1</sup>. As a result, changing behaviors may have a big impact on higher education institutions and its employees, both clinically and financially.

Leveraging the depth and breadth of their data resources, UnitedHealthcare is better able to analyze every aspect of health care management and the cost of care. UnitedHealthcare also looks at the data based on focused business segments to understand the unique factors that drive health care costs and the recommended programs that may have the greatest impact on the institution's bottom line.

Our goal is simple; to better serve students, faculty and communities by helping to improve health and wellness, ultimately enriching higher education.

# A win-win for institutions and their faculty and staff

- Discounted administrative and clinical program fees specific to Coalition member institutions
- Valuable benefits and plan designs
- Unique services available only to Coalition member institutions



# **Building a Community of Health**

A community of health begins at the individual level, both the institution and its faculty, staff and employees. The Coalition UnitedHealthcare program offers benefits to participating institutions and focuses on four key areas: tailored services; expanded reporting and analytics; holistic experience with local support; and financial rewards.



### We identify at-risk individuals to help them avoid developing chronic conditions

#### **Heart Failure**

8.1% reduction in emergency room visits<sup>2</sup>

## **Chronic Obstructive Pulmonary Disease**

15% reduction in admissions<sup>3</sup>

### **Coronary Artery Disease**

6.3% reduction in admissions<sup>2</sup>

#### **Diabetes**

9.1% reduction in admissions<sup>2</sup>

#### **Asthma**

9.8% reduction in inpatient days<sup>2</sup>



### **Tailored Services**

This program is founded on the premise that one size does not fit all. Our approach is to create a plan design for each participating institution that matches its current benefit design. It features clinical integration, network solutions and engagement initiatives all focused on better health and better outcomes. It also centers on the campus health resources, when applicable, to help drive convenience, affordability, increased engagement, patient compliance and a culture of wellness.

Integrated within plan design, an institution can select from a variety of features to enhance the offering including:

- UnitedHealth Premium® designation program provides individuals with access to quality and efficiency information on local hospitals and physicians to help make more informed choices
- Custom networks featuring onsite clinics and campus centers
- College Care PhD (Personal Health Drivers) product that includes individual incentives for actions or outcomes and rewards for institutions based on total plan participant outcomes

"While individual lifestyle and health care decisions are estimated to drive 50-75% of health care costs, consumers do not make the optimal choice in their health care 42% of the time ..."



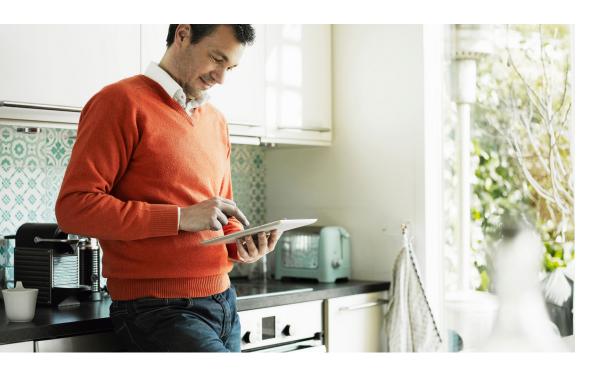
# 2) Expanded Reporting & Analytics

Key to any benefits plan is the ability to measure results and success, and use this data to help drive the ongoing approach to health. This includes all aspects of a benefit plan – financial, clinical, engagement and outcomes.

Providing actionable data, worthy of an academic institution, is an integral feature of the Coalition UnitedHealthcare program. It allows for total health population monitoring,

with reporting at the institution level. UnitedHealthcare is able to help institutions analyze health trends and costs, individual activation results and results at different life stages. With this data, we can identify health and cost opportunities. It also gives us the ability to provide each institution with benchmarking data to make comparisons with other participating institutions.





# 3 Holistic Experience

Individual engagement and participation can be critical to the successful outcomes institutions strive for in their benefit plans. UnitedHealthcare offers a consumer experience that coordinates navigation (both in terms of the health system and individual activities), value support (such as convenience and cost-effective treatments) and issue resolution (end-to-end resolution including communication and claims payment).

### The first step to realizing this goal is a smooth transition.

UnitedHealthcare accomplishes this by retaining the current relationships already in place with the institution, which provides consistency in the health care delivery network by maintaining existing medical school or other campus health services.

### The next step is to offer a dedicated account management team.

This approach to helping employees manage their health supports them at any stage of the life, whether it is getting healthy, staying healthy or living with an illness.

# The last piece of the puzzle is surrounding the individual with integrated tools and resources to make the experience easy.

In this regard, this program offers a cohesive approach tying all service, clinical and wellness programs together. Individuals have access to a one-stop shop with one telephone number and one website. Resources available include an online calculator for health care cost and quality, easy-to-use mobile application and a periodic newsletter.

## 4) Financial Rewards

In addition to institution and individual financial incentives, participating institutions will receive discounts on administrative services and pharmacy fees based on the collective strength of the Coalition. Individual institutions continue to choose the programs appropriate for their specific population.

#### Financial Benefits include:

- Tiered pricing based on aggregate Coalition enrollment
- Integrated pharmacy benefit management through Optum Rx with an institutions personal choice on the handling of earned rebates
- Competitive ASO fees and stop-loss savings
- Reduced annual trend adjustments through the College Care PhD program

# Making a Difference in a Better Bottom Line

With the combined expertise and resources of United-Healthcare and the Coalition, our goal is to deliver reduced costs, streamlined processes and increased efficiencies for a better bottom line for participating institutions and employees.

### Together, we are committed to:

- Delivering better network access and lower costs, both locally and nationally
- Finding new ways to deliver better service and results
- Innovating to prepare for tomorrow's challenges and market needs



By combining our services we can offer participating institutions, faculty, and staff:

- Affordability options short-term and long-term
- Nationwide networks for maximum access and strong local networks you know and trust
- Flexible and customized plan designs to align with your specific strategy
- Enhanced reporting to identify strategies and trends
- Integrated consumer experience for all services, clinical and wellness programs
- Vast array of online resources to help make the consumer experience easier
- Financial **rewards and incentives** to help drive value
  for all