



Working together to power health care innovation



Strategic collaborations aimed at solving health care's biggest challenges are pushing the envelope in all the right ways.

The health care landscape is inherently intricate, involving a multitude of stakeholders, each with their own incentives and operational models. For true innovation to take root and flourish where it's most needed, these diverse entities – including health care providers, pharmaceutical companies, hospital systems, policymakers, carriers and vendors – must move beyond individual interests.

When all entities commit to setting aside their distinct incentives for the collective good, it paves the way for aligning goals. This alignment is crucial for tackling pressing issues like affordability, enabling negotiations that genuinely address the financial burdens faced by patients and the health system as a whole. Such collaborative negotiation isn't just about cost-cutting; it's about creating a sustainable financial model that supports and incentivizes the development and adoption of groundbreaking experiences and solutions.

At UnitedHealthcare, this commitment to advancing and enhancing health care practices is built on 3 foundational pillars: robust internal innovation, strategic collaborative efforts and, most importantly, a deep understanding of our customers' and consumers' needs.

Fueling innovation internally

Meaningful change often begins at home. UnitedHealthcare is deeply committed to leveraging its own internal resources, including the extensive **capabilities of UnitedHealth Group** – a global enterprise dedicated to providing health benefits and services through UnitedHealthcare and Optum to millions of individuals worldwide.

For more than a decade, UnitedHealth Group has been at the forefront of health care transformation, committing \$9B annually to technology and innovation.¹ Across UnitedHealth Group, UnitedHealthcare and Optum, more than 400,000 people mobilize each day to push the boundaries of what's possible and fuel new ideas aimed at helping people live healthier lives and helping make the health system work better for everyone.

\$9B

invested annually by UnitedHealth Group in technology and innovation¹

UnitedHealthcare maintains the country's single largest proprietary network,² comprising more than 1.9M providers and 5,600 hospitals.³ This expansive infrastructure serves as a critical foundation for UnitedHealth Group's strategic initiatives, particularly its leadership in the transition to value-based care – a model designed to deliver superior health outcomes more efficiently and at lower costs.

For instance, Optum Health successfully served approximately 4.7M patients through its value-based care programs in 2024. Its ongoing partnerships with over 100 health plans,⁴ including deep integration with UnitedHealthcare, are pivotal in enhancing patient engagement and enabling earlier disease diagnosis. This collaborative approach yields significant benefits: Patients who received care from Optum physicians within value-based care models – widely covered by UnitedHealthcare networks – demonstrated an 18% lower likelihood of inpatient admission and 11% lower likelihood of emergency department visits compared to individuals in traditional fee-for-service plans.⁴ This clearly illustrates how the combined strengths and coordinated efforts of UnitedHealthcare and Optum are driving powerful, patient-centric innovation across the health care landscape.

The enterprise is strategically advancing its adoption of cutting-edge technologies and robust analytic capabilities, exemplified by its unified approach to artificial intelligence (AI). Optum is spearheading AI integration within the provider experience, while UnitedHealthcare drives its application across member, broker, consultant and employer interactions. These advancements are inherently interconnected, with provider experience enhancements directly translating into improved member outcomes. Crucially, both organizations operate under a shared commitment to **responsible AI deployment**, ensuring ethical innovation across all applications.

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Uniting for a healthier future

While internal innovation is crucial, we recognize that no single entity can solve the complex challenges facing health care today. That's why strategic collaborations among providers, payers and vendors are essential for addressing systemic issues – because each brings diverse perspectives, specialized knowledge and innovative technologies.

UnitedHealthcare actively seeks out and nurtures these relationships. By working hand-in-hand with hospital systems, clinics, pharmaceutical companies, leading tech innovators and policymakers, UnitedHealthcare is fostering a shared commitment to innovation. This collective approach leads to the development of more comprehensive solutions – from integrated care models to advanced diagnostic tools – and accelerates the pace of progress, ultimately benefiting everyone involved in or engaging with the health system.

This can also be seen in how more carriers are recognizing the value that other health services companies and vendors can offer to the customers and members they serve. For instance, UnitedHealthcare recognized the need to look beyond its own portfolio of products and solutions to help ensure employers and their employees had access to offerings most relevant to their needs.

This led to the creation of:



UHC Hub®, which enables employers to select and purchase from 20+ lifestyle, specialized health and care resource offerings



UHC Store, which enables member choice and allows members to personalize and purchase health and wellness programs to help support their individual needs and goals

Both UHC Hub and **UHC Store** are designed to help ease administrative burdens for employers. They no longer need to spend time and money procuring and contracting individually for their employees. UHC Hub gives employers the choice and flexibility to offer services broadly to their entire population based on organizational need and benefit structures, while UHC Store gives members the opportunity to supplement their benefits by purchasing offerings outside of their employer's to help meet their individual needs – and at a discount.

Uniting for the greater good requires coming together at the negotiation table – whether that means carriers and providers negotiating for the lowest possible rates; rethinking how networks are structured to better serve customers, members and patients; or pharmacy benefit managers (PBMs) negotiating with pharmaceutical companies to set prices that work to manage costs and improve affordability while preserving access to the medications members need.

The impact of strategic collaboration extends beyond direct service provision to the very policies that govern health care. It's important to understand the role that each stakeholder – within and outside the health system – can play in advocating and helping shape policy at the federal, state and community levels to promote policies that benefit the health system.

Listening to a diverse set of voices

In health care, many stakeholders are at the table, each with their own perceptions, needs and priorities. It's important that each feels heard and that those inputs drive innovation.

UnitedHealthcare actively engages with employers, members, providers, brokers, consultants and benefit administration technologies through various channels – listening to feedback, understanding challenges and learning about aspirations for better health. This direct input ensures innovations are not just technologically advanced, but also practical, user-friendly and truly aligned with real needs.

What does that look like? **Streamlining the prior authorization and claims process** where appropriate, in response to feedback from providers and members. Making it easier for members to navigate the health system through digital and app-based experiences. Simplifying how brokers and employers work with UnitedHealthcare through improved benefits management processes, centralized reporting and on-demand tools and support.

Whether it's simplifying access to care, enhancing digital tools for managing health or developing personalized wellness programs, every innovation is designed with the member's experience and well-being at its core. But it can't be done in isolation. Getting all aspects of the health system working better requires upstream collaboration to make a meaningful difference downstream – for employers and, ultimately, for members.



“Transforming a health system as complex as ours requires bold ideas and collaboration across the entire industry. We can’t expect progress without challenging the status quo. Sometimes that means embracing disruption to build a system that truly works better for everyone.”

Samantha Baker

Chief Growth Officer
UnitedHealthcare Employer & Individual

Learn how UnitedHealthcare is working to transform the future of health care >

**United
Healthcare®**

¹ Dollars invested by UnitedHealth Group as of Q3 2025.

² UnitedHealth Network Access internal analysis, October 2024.

³ UnitedHealthcare internal analysis, Sept. 30, 2025.

⁴ Investor Conference 2024. UnitedHealth Group, December 2024. Available: <https://www.unitedhealthgroup.com/content/dam/UHG/PDF/investors/2024/ic24/Investor-Conference-2024-Book.pdf>.

UHC Store provides a member-direct purchase of health and wellness offerings. UHC Store is not a product, program nor service, is not insurance, and is not a substitute for health plan benefits nor professional medical advice, diagnosis, or treatment. UnitedHealthcare does not endorse nor guarantee offerings available through UHC Store. UnitedHealthcare is not responsible or liable for services, or advice given by a UHC Store participant of these offerings. Individuals are responsible for understanding potential risks associated with using these offerings. Purchasing any offerings may have tax implications. Individuals should consult with a tax specialist to determine whether they have any tax obligations from purchasing offerings from the UHC Store, subscriptions' Health Savings Account (HSA)/Flexible Spending Account (FSA) eligibility, and to determine if a subscription provides medical care that may impact HSA eligibility. Components subject to change. UHC Store is not available in all states or for all members.

Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.