



Personalization, transparency and choice play an important part in delivering the kind of health care experience employees have come to expect as consumers.

# Supporting employees with a simpler health care experience



# 80%

of consumers surveyed consider the experience a company provides to be as important as its products and services<sup>3</sup>

**“If members are having an outstanding health care experience, that reflects well on the employer first and foremost.”**

**Dr. Gerald Hautman**

Chief Medical Officer  
UnitedHealthcare National Accounts

Today’s health care consumers are actively seeking more engaged, transparent and personalized health care experiences.<sup>1</sup> It’s not surprising: It makes sense that they’d expect the same kind of tailored, transparent and dynamic interactions they get from other services, like online shopping, booking travel or streaming.<sup>1</sup>

In fact, 64% of surveyed consumers said they prefer to purchase from companies that tailor experiences to their wants and needs and rank “poor service” as the No. 1 reason behind negative interactions.<sup>2</sup>

All in all, 80% indicated the experience a company provides to be as important as its products and services, according to a survey of consumers and business buyers.<sup>3</sup> Plus, with fewer than 2 in 5 surveyed consumers feeling satisfied with their health care experience, it’s clear that the industry still has work to do in delivering an experience that lives up to what consumers are accustomed to in other aspects of their lives.<sup>4</sup>

And a poor health care experience may have repercussions for employers. A recent survey found that member experience is a critical factor for employers when considering their health plan strategy, with 20% saying they switched plans due to low satisfaction among employees.<sup>5</sup> That can have broad consequences, since switching plans or carriers may be frustrating for employees, too.

Employers who want to attract and retain top talent should look to work with a carrier that offers employees and their families a simpler, more personalized and connected health care experience – one that includes:



**An intuitive digital experience that makes health care easier to navigate**



**Personalized support that meets members where they are on their health care journey**



**Solutions that empower members with greater cost clarity and financial support**



**Strategies designed to improve utilization and boost plan engagement**



**These key factors** shape a member’s health care experience and make an impact on employee satisfaction, retention and productivity →

## An intuitive digital experience that makes health care easier to navigate

# 4 out of 5

consumers surveyed said they want a digital platform to manage both their care and benefits<sup>6</sup>

While health care experiences were traditionally defined by a member's interaction with a provider in their brick-and-mortar office, much of health care is now experienced virtually or via digital solutions that mimic the experience consumers have come to expect from other service interactions.

Ideally, through a single app that mirrors the website experience, consumers can comparison shop, receive personalized suggestions, track the status of orders and more. This kind of integrated experience offers consumers a single access point to everything they may need – and even what they may not know they need.

“Consumer expectations have changed, and health care needs to continue to meet members where they are. The fact is that, for many of the services they use each day, people are opting for digital experiences and expecting personalization from those experiences,” says Samantha Baker, chief growth officer for UnitedHealthcare Employer & Individual.

A strong digital health care experience brings all the disparate pieces of health care together and offers members a single “front door” – via 1 app or website – to the resources they may need to navigate the system and manage their benefits. When these experiences are well designed, they may lead to higher engagement and better outcomes for members, as well as administrative cost savings for employers.<sup>7</sup>

With more Millennials and Generation Z in the workforce,<sup>8</sup> it's important that employers consider a health benefits approach that is attractive to younger generations but that also works for older employees in their workforce.

Although younger generations tend to be digitally savvy, data shows that they still may not always make the most informed health care decisions:<sup>9</sup>

- Millennials have the highest emergency room (ER) utilization, which may mean they weren't aware that lower-cost, more appropriate sites of care were available
- Almost 1 in 10 Millennial men had not had a medical or pharmacy claim over the course of 2 years, which may mean they weren't getting recommended preventive care or screenings

That's where the application of data and analysis can make a difference: When a member's digital experience includes personalized prompts that encourage “next-best actions” or connects them to relevant solutions or resources, members may be more likely to make a follow-up appointment, enroll in a health and well-being program or choose a more appropriate site of care.

These digital tools and experiences should simplify the search for care. For example, when a member looks for a provider, they want recommendations that consider their personal preferences while ensuring quality care at the lowest out-of-pocket costs.

“When consumers go out to shop for a car, they typically do more evidence-based research and price comparisons than they do when finding a doctor,” says Dr. Gerald Hautman, chief medical officer for UnitedHealthcare National Accounts.

A true end-to-end digital experience includes the ability for members to view and manage all aspects of their health plan right in the palm of their hand, including viewing explanations of benefits (EOBs), paying claims and even shopping for additional benefits.



## Personalized support that meets members where they are on their health care journey

# #1 reason

for a poor consumer experience is tied to issues with service<sup>2</sup>

# Up to 2-4%

in medical total cost of care savings for employers with UnitedHealthcare enhanced Advocacy Solutions<sup>11</sup>

A simpler digital experience is critical to providing a better member experience overall, but some health situations may require more hands-on support, especially as the health care system is complex and sometimes challenging to navigate.

A recent survey found that many consumers struggled to some degree to understand their benefits or find care.<sup>10</sup> Struggles like these may cause employees to either delay care or choose care that may not be appropriate for their conditions. Those challenges may be amplified when employees are dealing with a complex or vulnerable health situation for either themselves or a covered dependent. That's when human interaction may be key.

Carrier advocacy programs may help simplify the health care experience for employees by offering 1-on-1 support in navigating their benefits. This can be helpful when an employee has questions about their benefits, but especially during times of vulnerability – such as when facing an illness or injury.

AI-supported technology can also help advance the level of personalization delivered by advocacy programs by boosting accuracy and efficiency to provide real-time, data-driven assistance during calls.

Take, for instance, the case of an employee who has recently visited an ER for a heart issue. After being alerted by the nature of the claim, an advocate would call to check on the individual, while also offering recommendations for next steps. They can also help schedule a follow-up appointment with a cardiologist or a consultation with a behavioral health care provider.

This outreach not only helps streamline the employee's experience during a health challenge, but it may also help them find appropriate, ongoing care for their situation and potentially avoid another costly trip to the ER.<sup>12</sup>

Employers may see that these efforts, when coordinated by trained and compassionate experts, may yield lower costs, better health outcomes and more satisfied members.

“By personalizing the care people receive and demonstrating compassion as they navigate the health care system, employees know that their employers and their health care partners are looking out for them,” says Rebecca Madsen, chief executive officer of Advocacy Solutions for UnitedHealthcare Employer & Individual.

When employees are unable to find the support they need and it starts to create noise for employers, that's where a carrier's account or client management team can step in to help escalate issues if necessary, identify opportunities to send targeted member communications, host benefits education meetings or even provide access to a dedicated representative who is available on-site to assist with service issues specific to that employer's population.



See how advocacy solutions designed to anticipate potential health needs may help drive more informed health care decisions and better support members →

## Solutions that empower members with greater cost clarity and financial support

≈ 75%

of surveyed adults said they are either “very” or “somewhat” worried about being able to afford unexpected medical bills or the cost of health care services<sup>13</sup>

Health care costs continue to be concerning, creating tight and sometimes even unsustainable financial situations for employers and employees.

Nearly 75% of surveyed adults said they are either “very” or “somewhat” worried about being able to afford unexpected medical bills or the cost of health care services for themselves and their families.<sup>13</sup> Even more concerning, 40% of surveyed employees indicated that they’ve skipped or postponed necessary health care or medications due to cost.<sup>13</sup>

“What we’re hearing from employers is that they are concerned their employees are avoiding care – not only because health care is expensive but also because everything in their lives has become expensive,” Hautman says.

Helping members find and choose quality care options that may be more affordable is critical – but empowering them to make more informed decisions requires giving them access to that information and making it easier for them to understand.

“That’s where carriers and health plan designs that provide upfront price information can make a difference,” says Baker. “When members are able to check and compare costs prior to making an appointment, they may make choices that lead to reduced costs for themselves, their families and also potentially their employer.”

Employers may also opt to provide employees with financial support and tools designed to help make care more affordable. For instance, preloaded debit cards or savings accounts that can be used toward qualified medical expenses – such as a health savings account (HSA), flexible spending account (FSA) or health reimbursement account (HRA) – can all help to make out-of-pocket expenses a little less daunting.

But unexpected bills related to out-of-network care, illnesses, accidents, hospitalizations or long-term work absences can be more challenging for employees to budget and save for, which can lead to significant financial stress. In fact, surveyed U.S. employees admitted to spending upwards of 4 hours a week managing their personal finances during work hours,<sup>14</sup> so it’s no surprise that nearly 60% of surveyed employers indicated they are concerned that financial stress is affecting their workplace.<sup>15</sup>

That’s why it may be important for employers to consider programs that proactively pay out eligible claims before a claim is even filed, as well as out-of-network bill resolution management programs that assist members in dealing with unplanned expenses.



## Strategies designed to improve utilization and boost plan engagement

# 52%

of surveyed employees think their benefit information is inadequate<sup>19</sup>

**“When employers work closely with their account management and clinical teams to look at how benefit design can help drive more activation, that’s where the magic happens — and improved outcomes, a better experience and lower costs can be the result.”**

**Dr. Rhonda Randall**

Chief Medical Officer  
UnitedHealthcare Employer & Individual

Because offering quality benefits to employees often comes at a significant cost to employers,<sup>16</sup> it can be frustrating if employees are not utilizing those benefits. On top of that, employees may not realize the overall value of the benefits offered to them if they are not aware of or engaging with those benefits. That’s an important consideration, because employees who use and have positive experiences with their benefits are 2.4 times more likely to feel that their whole-person health needs are being met.<sup>17</sup>

Taking steps to educate employees about their benefits may go a long way towards getting them to use those benefits. With the right mix of communication campaigns, support and data-driven insights, employers can not only boost utilization but also build a healthier and happier workforce.<sup>18</sup>

That said, with 52% of employees surveyed stating that their current benefits information is not adequate, and 89% preferring information tailored to their age, gender and location,<sup>19</sup> employers should look to develop communications that are targeted in order to be more effective.

Employers can help boost engagement by leveraging turnkey employee communications that their carrier may make available, as well as supplementing those with their own communications and benefits education efforts throughout the year.

Other best practices include varying communications based on how employees like to receive content, listening to employee feedback to identify information gaps and aligning messaging to current events or seasonal activities.

Another tactic is to work with a carrier that has robust reporting capabilities, because they may be able to use claims data and patterns to better understand employee needs and behaviors to inform engagement strategies, such as driving awareness of support for certain conditions, improving preventive care adherence, increasing utilization of certain benefits or educating employees about the benefits of using less costly sites of care.

Incentive-based programs can also help, because they can encourage employees and their family members to use their available benefits, take part in preventive care activities and live healthier lifestyles.

Getting employees to engage with their benefits has proven advantages. When employees engage with their health plans, it’s been shown that improved employee satisfaction, a healthier workforce and reduced costs may follow.<sup>18</sup>

In fact, the UnitedHealthcare Health Activation Index® (HAI®) shows that every 1-point improvement in member engagement with their plan equals a 1.01% reduction in health care costs.<sup>20</sup>



# Learn how UnitedHealthcare is delivering a better member experience >



- <sup>1</sup> Nguyn, D. Navigating Consumer Expectations in Healthcare: Insights from the 2024 Healthcare Consumer Survey. Health Edge, July 19, 2024. Available: <https://healthedge.com/resources/blog/navigating-consumer-expectations-in-healthcare-insights-from-the-2024-healthcare-consumer-survey>.
- <sup>2</sup> 2025 Global Consumer Trends Report. Qualtrics, 2025. Available: <https://www.qualtrics.com/ebooks-guides/customer-experience-trends/>.
- <sup>3</sup> What Are Customer Expectations, and How Have They Changed? Salesforce. Available: <https://www.salesforce.com/resources/articles/customer-expectations/>. Accessed: May 21, 2025.
- <sup>4</sup> Consumer rule: Driving healthcare growth with a consumer-led strategy. McKinsey & Company, April 15, 2024. Available: <https://www.mckinsey.com/industries/healthcare/our-insights/consumers-rule-driving-healthcare-growth-with-a-consumer-led-strategy>.
- <sup>5</sup> Gap Widens between Highest- and Lowest-Performing Employer-Sponsored Health Plans, J.D. Power Finds. Business Wire, May 28, 2025. Available: <https://finance.yahoo.com/news/gap-widens-between-highest-lowest-11000253.html>.
- <sup>6</sup> Wicklund, E. Consumers favor digital health, but only through one platform. HealthLeaders, Dec. 29, 2022. Available: <https://www.healthleadersmedia.com/technology/consumers-favor-digital-health-only-through-one-platform>. Accessed: June 11, 2025.
- <sup>7</sup> Rarick-Varner, A. Why Healthcare Digital Experience Is Important to Both Members and Payers. LexisNexis. Available: <https://risk.lexisnexis.com/insights-resources/blog-post/member-payer-digital-experience-importance>. Accessed: May 19, 2025.
- <sup>8</sup> Based on 2023 UnitedHealthcare Book of Business Employees by Generation and Industry.
- <sup>9</sup> Claims incurred between Jan. 1, 2022-Dec. 31, 2023, and paid through Jan. 31, 2024. Members continuously enrolled Jan. 1, 2022-Dec. 31, 2023. Percentage of members with no medical claims based on the members with only medical coverage. Percentage of members with no medical or pharmacy claims based on the members with both medical and pharmacy coverage.
- <sup>10</sup> Driving growth through consumer centricity in healthcare. McKinsey & Company, March 14, 2023. Available: <https://www.mckinsey.com/industries/healthcare/our-insights/driving-growth-through-consumer-centricity-in-healthcare>.
- <sup>11</sup> 2022-2023 UnitedHealthcare employer study analysis of 617 customers migrating from Core Advocacy in 2022 to Enhanced Advocacy confirmed the estimated savings that were reported in an early study (2019-2020). 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).
- <sup>12</sup> UnitedHealthcare Employer & Individual book-of-business internal analysis of claims incurred Jan. 2022-Dec. 2022 and paid through Feb. 2023.
- <sup>13</sup> Smithberg, K. Americans worried about health care costs report skipping treatments. BenefitsPro, May 6, 2025. Available: <https://www.benefitspro.com/2025/05/06/americans-worried-about-health-care-costs-report-skipping-treatments/>.
- <sup>14</sup> Thakor, M. It's Time to Prioritize Employees' Financial Health. Harvard Business Review, Jan. 2, 2024. Available: <https://hbr.org/2024/01/its-time-to-prioritize-employees-financial-health>.
- <sup>15</sup> Health & Benefit Strategies for 2024: Survey Report. Mercer, 2023. Available: <https://www.mercer.com/en-us/insights/total-rewards/employee-benefits-strategy/2024-benefit-strategies-report/>.
- <sup>16</sup> News Release: Employer Costs For Employee Compensation - December 2024. U.S. Bureau of Labor Statistics, March 14, 2025. Available: <https://www.bls.gov/news.release/pdf/ecec.pdf>.
- <sup>17</sup> Economic Concerns Lower U.S. Workforce Health and Productivity, Raising Need for Employee-Employer Trust: New MetLife Study. MetLife, March 17, 2025. Available: <https://www.metlife.com/about-us/newsroom/2025/march/economic-concerns-lower-us-workforce-health-and-productivity-raising-need-for-employee-employer-trust-new-metlife-study/>.
- <sup>18</sup> Trudeau, A. Underutilized benefits costing you? Education is the answer. Benefits Pro, April 22, 2025. Available: <https://www.benefitspro.com/2025/04/22/underutilized-benefits-costing-you-education-is-the-answer/>.
- <sup>19</sup> Wilson, P. Most benefits communication and education efforts fall short, employees say. BenefitsPro, Aug. 1, 2024. Available: <https://www.benefitspro.com/2024/08/01/most-benefits-communication-and-education-efforts-fall-short-employees-say/>.
- <sup>20</sup> UnitedHealthcare National Accounts employers - 2022 (n = 3.4M adult members).

All UnitedHealthcare members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the Website or Mobile application terms of use under Find Care & Costs section.

Advocate services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through Advocate services is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Advocate services are not an insurance program and may be discontinued at any time.

The UnitedHealthcare plan with Health Savings Account (HSA) is a qualifying high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.

The UnitedHealthcare plan with Health Reimbursement Account (HRA) combines the flexibility of a medical benefit plan with an employer-funded reimbursement account. Health reimbursement accounts (HRAs) are administered by Optum Financial, Inc. and are subject to eligibility and plan restrictions. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions.

Flexible spending accounts (FSAs) are administered by UnitedHealthcare and are subject to eligibility and restrictions. A flexible spending account is not insurance. It may also be referred to as a flexible spending arrangement. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment, and restrictions. Federal and state laws and regulations are subject to change.

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.