



Addressing today's health system challenges is possible through strategic collaboration and cutting-edge technology.

# Reimagining the future of health care



# \$1T

## opportunity to reinvent health care

Annual health care spending projected to shift away from fragmented experiences toward a better, more consumer-centric health system<sup>3</sup>

The U.S. healthcare industry is at a transformational tipping point, driven by high costs, inefficient processes and siloed care delivery. These challenges have real consequences. The system is hemorrhaging value: One-third of adults skip necessary care due to rising costs,<sup>1</sup> providers sacrifice 2 days per week to administrative burdens<sup>2</sup> and fragmented coordination fractures the care continuum.<sup>3</sup>

Brokers, consultants and employers also face difficulties navigating the system to build employer-sponsored plans that balance affordability with delivering the benefits employees need.

These challenges are forcing the entire health system to reimagine how care is accessed, delivered and priced. Stakeholders are working to address pain points and align goals around improving member experience, care delivery and costs – sometimes sacrificing their own bottom line to drive change for the greater good.

In short, health care is undergoing a revolution fueled by innovative

thinking, AI-forward technology and strategic collaboration. No single entity can solve health care's greatest challenges alone. Real, lasting change requires a focused and collaborative effort among providers, payers, employers, health systems and policymakers – along with out-of-the-box ideas to evolve health plan design, improve chronic disease management and deliver a more consumer-centric, tech-forward experience.

“Envision a health system designed around the consumer, where advanced analytics and technology deliver more personalization and certainty,” explains Samantha Baker, chief growth officer for UnitedHealthcare Employer & Individual. “At the core is transparency in both cost and coverage – so people can make confident, informed decisions and experience care that truly meets them where they are.”

For this vision to be possible, innovation should be used to address root causes – beginning with smaller fixes that lay the foundation for transformative change.

### Real transformation requires:

- Strategic collaborations that drive meaningful systemic change
- An innovation agenda rooted in reality and fueled by future aspirations
- A tech-forward approach that enables best-in-class experiences

**“People often think of innovation in revolutionary terms like rockets launching into space or energy breakthroughs. In health benefits, innovation needs to be grounded in our realities with bold, thoughtful advancements.”**

#### Jean-François Beaulé

Executive Vice President of Design and Innovation  
UnitedHealthcare Employer & Individual

## Strategic collaborations that drive meaningful systemic change

**“Collaboration is absolutely critical to everything we do. We know that to make an impact, we have to drive change at scale, and we can’t do that alone.”**

**Samantha Baker**

Chief Growth Officer  
UnitedHealthcare Employer & Individual

A common obstacle to scalable health care innovation is the sector’s disjointed structure. To create lasting change, it’s important that administrators and service providers – hospital systems, pharmaceutical companies, providers, payers and vendors – set aside their own agendas and work together to align incentives, negotiate more affordable rates and simplify the complexities that can hinder timely access to care. This approach – focused on collaboration with greater interoperability – has the opportunity to benefit everyone they serve.

Fragmentation limits information flow and care coordination. By working together more effectively and efficiently, stakeholders can bridge gaps between disparate systems, share data responsibly and streamline processes. Strategic collaboration is essential for fostering greater integration and interoperability across the health care ecosystem.

This level of integration is more than an operational improvement – it’s a catalyst for innovation. It enables connected care models, personalized treatment plans and data-driven insights that can transform health outcomes. When information flows freely and systems communicate – providers with payers,

payers with vendors – new technologies and approaches can scale effectively. Input from those who use, purchase or engage with the health system can also inform innovation priorities.

The impact of collaboration extends beyond service delivery to the very policies that govern health care. Stakeholders play a vital role in working with policymakers. By uniting their voices, they can collectively shape and advocate for federal, state and local regulations that support innovation, improve access and promote health equity.

This advocacy is particularly important because “health is local” – meaning community-specific factors significantly influence health outcomes. Teaming up with organizations to improve health where people live, work and do business helps ensure that innovations are locally driven and address real-world needs and disparities across ZIP codes.

In essence, strategic collaboration can transform a complex, siloed industry into a cohesive force. By aligning incentives, improving integration and influencing policy, this collective approach creates an environment where innovation can thrive – which may lead to a more affordable, efficient and equitable health system for all.



## An innovation agenda rooted in reality and fueled by future aspirations

91%

of surveyed employers reevaluated their benefit offerings in 2025<sup>4</sup>

≈ 60%

of surveyed employers facing major cost pressure will pursue disruptive changes to their health programs in the next 3 years<sup>5</sup>

To better meet evolving employer and employee needs, the healthcare industry must rethink how it operates – and how existing products and solutions deliver value. Sometimes this means revolutionary plan designs and reimagined offerings. More often, it looks like seemingly small enhancements and improvements that have the potential to drive significant impact.

“The market is calling for solutions that make health care simple and more affordable,” says Baker. “That doesn’t always mean starting from scratch – sometimes it’s about building from what works and introducing new capabilities where they matter most.”

For instance, employers are increasingly showing interest in variable copay plans, more focused network options and strategies for managing high-cost claims and specialty drug costs. At the same time, consumers are demanding greater convenience, choice and simplicity in their health care interactions. Striking the right balance requires identifying the greatest opportunities for improvement and addressing gaps in the market –

recognizing that incremental steps often create the groundwork for broader, transformative change.

What’s clear is that the status quo is no longer a viable path forward. Traditional benefit playbooks and health care models are viewed as too rigid, failing to meet the dynamic needs of today’s population. Creative problem-solving can help reimagine these fundamental structures, but it requires all stakeholders to embrace change – even when it brings discomfort and disruption.

In an industry as complex and costly as healthcare, resistance to change may stall innovation and diminish the value of both carrier portfolios and employer benefit packages.

Business Group on Health President and CEO Ellen Kelsay reinforces this point: “In this cost environment, employers are going to move toward some things that will feel disruptive to employees. They’ve got to paint a picture for employees of near-term disruption for long-term benefit.”

**“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



## A tech-forward approach that enables best-in-class experiences

# 80%

of surveyed employers believe AI will fundamentally change how health benefits are managed, communicated and delivered in the next 3 years<sup>5</sup>

**“The pace of innovation is only going to increase exponentially because of the advancements in AI and technology. And in an industry poised to be disrupted, I’m excited about what AI and technology can do within health care.”**

**Samantha Baker**

Chief Growth Officer  
UnitedHealthcare Employer & Individual

Emerging technologies – and advanced use of data and analytics – hold the key to powering the health care revolution that so many are eager to see. When harnessed effectively, these capabilities can help deliver more personalized, seamless and connected experiences, improved outcomes and a lower cost of care.

Take artificial intelligence (AI), for example. The use of AI in health care is growing, with the global market size predicted to reach \$614B by 2034, up from \$37B in 2025.<sup>6</sup>

When developed, implemented and used responsibly – a critical component of AI adoption – AI has the potential to help address some of the industry’s most complex challenges. In fact, surveyed employers indicated that they believe AI can have a positive impact in areas like helping employees navigate their benefits and handling customer service inquiries more effectively.<sup>7</sup>

“AI has the potential to help solve some of the persistent challenges faced by the healthcare industry, specifically the complexity of navigating the system,” explains Beaulé. “Making health care more affordable can start by removing inefficiencies. Working toward a transformational experience requires simplifying and speeding up the time it takes members to get answers about accessing care and managing their benefits.”

While AI can be a powerful and valuable tool in health care, it should complement – not replace – human oversight and input from patients, providers, experts and partners. That means continually assessing its application based on learnings, industry best practices and regulatory guidance.

At the core of AI is data – drawn from many sources such as public datasets, claims information, reported interactions with the health system and feedback from health care stakeholders. Regular analysis of these inputs is critical to identifying opportunities for innovation – whether uncovering population health trends, pinpointing barriers to care, detecting breakdowns in the health care experience or revealing claims patterns that may help inform employer benefit strategies.

“By collecting data and applying algorithms and machine learning, we can uncover trends within employer populations and gain actionable insights that guide innovative thinking and solutions,” says Craig Kurtzweil, chief data and analytics officer for UnitedHealthcare Employer & Individual.

The combination of sophisticated data analysis and technological advancements is fueling optimism around the future of health care. In fact, 44% of surveyed consumers said they believe health care will improve in the next 10 years, driven by advancements in medical technology, early detection, prevention capabilities and the integration of AI.<sup>8</sup>



\$9B

invested annually in technology and innovation by UnitedHealth Group<sup>9</sup>

## Key takeaway

Complex health care challenges demand innovative solutions. Through strategic collaborations, reimagined products and experiences, cutting-edge technologies and a deep understanding of employer and consumer needs, simpler, more affordable and supportive care is possible.



Strategic collaborations



Reimagined products and experiences



Cutting-edge technologies



A deep understanding of employer and consumer needs

**“Innovation is core to who we are as a company, but it’s also core to driving the type of change that the market is demanding from us.”**

**Samantha Baker**

Chief Growth Officer  
UnitedHealthcare Employer & Individual

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<sup>1</sup> Sparks, G. et al. Americans' Challenges with Health Care Cost. KFF, July 11, 2025. Available: <https://www.kff.org/health-costs/americans-challenges-with-health-care-costs/>.

<sup>2</sup> Cass, A. The hours 23 physician specialties spend on paperwork, administration. Becker's Hospital Review, April 19, 2023. Available: <https://www.beckershospitalreview.com/quality/hospital-physician-relationships/the-hours-23-physician-specialties-spend-on-paperwork-administration/>. Accessed: Nov. 14, 2025.

<sup>3</sup> From breaking point to breakthrough: the \$1 trillion opportunity to reinvent healthcare. PricewaterhouseCoopers (PwC), Sept. 17, 2015. Available: <https://www.pwc.com/us/en/industries/health-industries/library/future-of-health.html>.

<sup>4</sup> New Frontiers: Employers and the Evolving Workforce. Survey of firms with 500+ employees. Transamerica Institute, April 2025.

<sup>5</sup> 2025 Best Practices in Healthcare Survey, WTW.

<sup>6</sup> Artificial Intelligence in Healthcare Market Size, Share and Trends 2024 to 2034. Precedence Research, Nov. 10, 2025. Available: <https://www.precedenceresearch.com/artificial-intelligence-in-healthcare-market>.

<sup>7</sup> Health & Benefits Strategies for 2025. Mercer. Available: <https://www.mercer.com/en-us/insights/total-rewards/employee-benefits-strategy/health-and-benefit-strategies-report/>. Accessed: Nov. 14, 2025.

<sup>8</sup> 2025 US Healthcare Consumer Insights Survey. PwC, Oct. 20, 2025. Available: <https://www.pwc.com/us/en/industries/health-industries/library/healthcare-consumer-insights-survey.html>.

<sup>9</sup> Dollars invested by UnitedHealth Group as of Q3 2025.

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.