



Advancing Health Equity

Providing members access to what they
need to help improve health outcomes
and better serve our communities



United
Healthcare

From the desk of Dr. Randall

Our mission is to help people live healthier lives and make the health system work better for everyone. In order to fulfill this mission, advancing health equity plays an important role. Health equity means helping people live their healthiest lives by giving them the care and support they need to achieve optimal health. This also means eliminating unfair differences in how people access and receive health care.

For more than two decades UnitedHealth Group and its businesses, UnitedHealthcare and Optum, have led initiatives to advance health equity efforts—identifying, addressing and monitoring health disparities, and collaborating with community and national organizations dedicated to health and wellness. The company has provided grants to community-based organizations across the country, investing in affordable housing and funding educational scholarships.

While we’ve learned quality care is important in determining health outcomes, ultimately, it’s more influenced by the time in our communities, homes and work.

These social determinants of health include housing, education, access to healthy food, reliable transportation and others. Addressing all barriers to health equity is integral to building a high performing health care system. While we’ve made measurable progress, we know that there’s still a lot more work to do.



Dr. Rhonda Randall
Executive Vice President & Chief Medical Officer
UnitedHealthcare Employer & Individual

[Learn more about health equity from Dr. Randall >](#)

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Mobilizing efforts toward health equity

Health equity means giving people access to what they need to achieve better health outcomes. It also means getting rid of unfair barriers to receiving health care based on race or ethnicity, culture, gender, geographic location, disability, sexual orientation or income.

Commonly referred to as “leveling the playing field,” a commitment to equity requires looking at how the history of communities has shaped their present realities—to identify gaps in access and provide greater care.

[Learn more about health equity >](#)

\$135B

economic gain per year
if racial health disparities
are eliminated¹

\$93B + **\$42B**

medical costs¹

productivity¹

Equality

may create
unfair barriers



Equity

provides different
levels of support
needed to achieve
a similar outcome



Identifying barriers to health equity

Environmental and clinical factors impact the health and well-being of an individual

Health disparities

They are a type of health difference closely linked with social, economic and/or environmental conditions. They adversely affect groups of people who have systematically experienced greater obstacles to health based on factors including:

- Racial or ethnic group
- Religion
- Socioeconomic status
- Gender
- Age
- Mental health
- Cognitive, sensory or physical disability
- Sexual orientation or gender identity
- Geographic location²

[Learn more about health disparities >](#)

10+ deaths per
1,000 live births
for Black infants is 2x the rate of white infants³

Health literacy

It is the degree to which individuals have the ability to find, understand, and use information and services to inform health-related decisions and actions for themselves and others. It encompasses disease prevention and health promotion including:

- Materials
- Environment
- Health promotion⁴

[Learn more about health literacy >](#)

1 in 10 U.S. adults
have the skills needed to fully manage
their health and understand how
to use the health care system⁵





Identifying barriers to health equity **continued**

Social determinants of health (SDOH)

They are the conditions in which people live, learn, work, play, worship and age that affect a wide range of health, functioning, and quality-of-life outcomes and risks. They influence up to 80% of members' health and include:

- Safe housing, transportation and neighborhoods
- Racism, discrimination and violence
- Education, job opportunities and income
- Access to nutritious foods and physical activity opportunities
- Polluted air and water
- Language and literacy skills⁶

[Learn more about SDOH >](#)

20%
of health outcomes
are driven by traditional medical
treatment in a doctor's office⁶

Personal determinants of health (PDOH)

It is the personal resilience highly related to an individual's sense of purpose, social connection and positive attitude. Building resilience can help individuals adapt and support their ability to live healthier lifestyles. This framework complements SDOH in understanding a holistic picture of one's health and includes:

- Income and social status
- Education
- Physical environment
- Social support networks
- Genetics
- Health services
- Gender⁷

[Learn more about PDOH >](#)

↑32%
risk of stroke
for older adults who are
socially isolated or lonely⁸

What's at stake for employers?

Barriers to health equity have long created challenges for many lower income employees and those living in historically marginalized communities.

Within an employee population with group health insurance:⁹



up to **5%**
at risk for
homelessness



up to **25%**
live with high levels of
financial insecurity



up to **25%**
have high levels of
food insecurity



up to **30%**
are highly
socially isolated

48%

of Americans don't have enough
to cover a surprise \$400 expense¹⁰

**Members with one or
more SDOH risks have:^{11*}**

2x the emergency department
utilization as those with no risks

28% higher inpatient days
per thousand

↑ Significantly higher level
of gaps in care

*Based on our predictive model.

Our commitment to achieving health equity

Health care disparities in access, utilization and outcomes create hardships for individuals and communities, and affect employers as well

UnitedHealthcare is helping to make the health system more equitable and culturally responsive by:



Identifying

health disparities, gaps in care and other characteristics of employee populations using our advanced data analytics, and working with employers to adjust plan design to address these needs



Connecting

stakeholders together—including providers, employers and community organizations—to create integrated, culturally responsive benefits, networks and services to help meet the needs of their communities



Listening

to our members to identify the root causes of health disparities (cultural, ethnic, socioeconomic) within the health care system and barriers to access care



Supporting

members with increased access to services and digital capabilities with actionable health information to help achieve better health outcomes



Accelerating health equity efforts

Building connections between employers, health care systems, community organizations and health plans can help build healthier communities



Our strategy to help achieve health equity incorporates elements of social and personal determinants of health, which represent community resources and individual strengths, and addressing health disparities and health literacy, which are barriers within the health care system.

Underlying these efforts include finding sustainable solutions. Collaborations with employers, health care systems and community organizations play a central role in making this happen.



Addressing systemic issues that cause health disparities

UnitedHealthcare and employers bring resources needed to help close gaps in care

The Health Equity Customer Council

Created by UnitedHealthcare, the Council brings together a group of influential thought leaders across organizations, geographies and disciplines to help identify, shape and launch initiatives. Customers engage with leaders across the enterprise in highly focused, metrics-based discussions about disparities across large geographic areas, also having an opportunity to examine data that is specific to their organization.

UnitedHealthcare provides employers:

- Network diversity
- Member outreach and personalized engagement
- Training and development for cultural competency and implicit bias training for staff
- Reporting to measure value of plan design and communications

Employers work with UnitedHealthcare to:

- Assist in providing self-reported race/ethnicity for analysis
- Modify plan design to reduce financial barriers
- Provide access to virtual care, primary care and urgent care through no cost or low-cost sharing
- Create custom communications based on an analysis of health disparities within an employee population



“This is a monumental task, but we can move the needle by identifying and understanding the specific needs in each community. Private and public sector collaborations can then set customized solutions in motion.”

Dr. Charmaine Heard
Vice President, Health Care Strategies
UnitedHealthcare



How a National Account client is supporting health equity efforts

Here's how one nationwide employer leads the way in helping to meet the health and wellness needs of its diverse employee populations

This strategy includes understanding health care needs and utilization at the local level

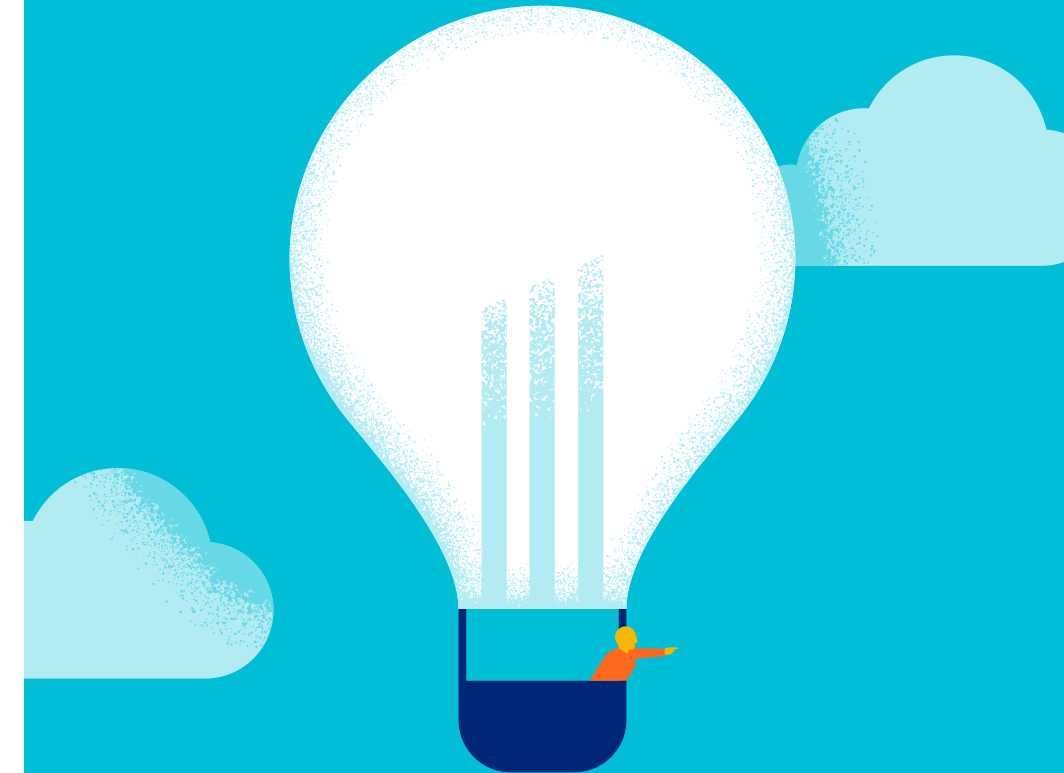
Ongoing efforts include:

- Employee listening sessions to understand cultural and family dynamics as it relates to health care and benefit utilization
- Front line manager support to provide resources for manager referrals as employees have questions
- An influencer strategy to locate and activate community leaders to encourage trust in and use of the health care system
- Use of internal cultural affinity groups to help understand community-specific needs

Implemented:

- Employee-only coverage at less than \$20/month including medical/behavioral/pharmacy benefits, to ensure all salaried and hourly employees can afford coverage
- HRA credits to offset member costs toward deductibles
- Culturally relevant communication strategies to educate employees on efficacy, safety and availability of COVID-19 vaccinations
- Early adopter of an advocacy model designed to address a variety of life events to help all employees navigate well-being with an emphasis on identifying and overcoming SDOH
- Employee discount program for everyday products and services
- \$0 member cost-share for virtual care
- \$0 member cost-share for high deductible health plan preventive medications and diabetic supplies on all plans to help employees afford care plans
- Employee Assistance Program (EAP) for all employees and all members of the employee's household
- Near-site health centers to help improve employees' access to quality care
- Transgender-inclusive health care coverage
- Adoption coverage (both domestic and international)
- Expansion of plan offering through **Bind Pilot** for part-time workforce; 30% of enrollees previously waived coverage

This case study is true, but identifying characteristics have been changed to preserve confidentiality.



Health equity takes all of us working together



UnitedHealthcare connects employers, providers and community resources to help tailor solutions unique to each community through our UnitedHealthcare Communities of Health initiative and continued efforts to eliminate barriers to health equity.

Communities of Health

A large-scale community initiative designed to ensure the necessary infrastructure is in place to help achieve health equity

Uncovering insights at the community level is vital to addressing health disparities and finding solutions not only for our members, but for everyone in their larger communities. This model builds on experience in supporting those in underserved communities—combining localized data and convening key stakeholders to create community-level collaborations to improve health outcomes and drive enduring change.

The approach



Customized plans may address immediate needs such as:

- ✓ Food insecurity
- ✓ Chronic conditions such as diabetes
- ✓ Access to health care and behavioral health support

UnitedHealthcare asks employers to join us in this work and help improve health outcomes in our communities.



A journey toward a better health care system for everyone

Efforts continue to address social determinants of health, health disparities, health literacy and other barriers to achieve health equity

Additional initiatives in development



Identify and understand health disparities

- Claims and utilization
- Plan design
- Network
- Community listening sessions



Enhance programs to address social determinants of health

- Advocacy and population health
- Digital platform
- Consumer engagement



Enhance network to address inclusion and diversity

- Directory
- Recruitment
- Training



Design a collective impact model as a proof-of-concept in select markets

- Combined assets and investment
- Aligned incentives





Contact your broker, consultant or UnitedHealthcare representative for more information



¹ Turner, Ani. The Business Case for Racial Equity: A Strategy for Growth. W.K. Kellogg Foundation, Altarum, 2018.

² Health Equity in Healthy People 2030. Office of Disease Prevention and Health Promotion, Office of the Assistant Secretary for Health, Office of the Secretary, U.S. Department of Health and Human Services. Accessed May 3, 2022.

³ Driscoll AK, Ely DM. Infant Mortality in the United States, 2018: Data From the Period Linked Birth/Infant Death File. Centers for Disease Control and Prevention National Vital Statistics Reports, July 16, 2020.

⁴ Understanding Literacy & Numeracy. Centers for Disease Control and Prevention, Sept. 1, 2021.

⁵ Talking Points About Health Literacy. Centers for Disease Control and Prevention, May 21, 2021.

⁶ Social Determinants of Health. Healthy People 2030. Office of Disease Prevention and Health Promotion, Office of the Assistant Secretary for Health, Office of the Secretary, U.S. Department of Health and Human Services. Accessed May 3, 2022.

⁷ MacLeod S, Kraemer S, Tkatch R, et al. Defining the personal determinants of health for older adults. J Behavioral Health. 2021;10(1):1–6.

⁸ National Academies of Sciences, Engineering and Medicine. Social Isolation and Loneliness in Older Adults: Opportunities for the Health Care System, 2020.

⁹ Optum Advisory Service internal analyses. 2020.

¹⁰ Report on the economic well-being of U.S. households in 2018–May 2019. Federal Reserve.

¹¹ OptumInsight — Advisory Services internal study 2021.

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