

UnitedHealthcare Community & State

Medicaid is the largest health benefits program in the nation, serving a highly diverse population, including roughly 50% of U.S. children, with a projected spend of more than \$1.2 trillion by 2030.

UnitedHealthcare Community & State offers diversified health care benefit products and services that provide care for 7.5 million people, many of whom are economically disadvantaged, medically underserved and without access to employer-funded health care coverage.

UnitedHealthcare Community & State Highlights

The value of managed Medicaid

We work with states and community partners to support Medicaid and dually eligible beneficiaries and to create a more sustainable care system. By leveraging enterprise strengths and tailoring locally, we create innovative solutions that improve access and quality of care, while addressing core health needs and inequities across populations. For example, 80% of our health plans placed first or second in their state for the 2024 NCQA Health Plan Rankings.

32

**states and the District of Columbia
served by UnitedHealthcare
Community & State**

We serve people across 32 states and the District of Columbia, and our value proposition is resonating with our members and state partners. We have a strong and consistently improving member NPS.

We have a robust pipeline of both reprocurments and new business, providing diverse pathways for growth. For example, more than 45% of the total Medicaid spend nationally is not currently in a managed care program, representing an opportunity to deliver better care and outcomes for people.

Caring for individuals with complex conditions

Individuals with complex conditions benefit from our high-touch models that integrate medical, behavioral, pharmacy and social care management based on a comprehensive view of each person's needs. In partnership with Optum, our clinicians work face-to-face with patients to develop care plans and coordinate care across channels and care teams. Optum engages more than 80% of our members in Dual Special Needs Plans through in-home visits, collaborating in the care for those who are hospitalized, facilitating communication with primary care physicians and supporting caregivers. Our coordinated benefits and health services not only reduce adverse effects and keep care under one roof, but also drive quality outcomes around patient and caregiver satisfaction and total cost of care.

This starts with our care managers using data-driven tools to build person-centered care plans supported by wraparound 24/7 access to virtual care. Expanding beyond direct consumer support, we empower caregivers to reduce burnout and help the people they care for remain in their homes.

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For example, in 2025, we are expanding our shared access capability, a digital experience that equips caregivers with personalized access to their loved one's critical health plan information and resources. This combination of tailored solutions and industry-leading partnerships enables people with complex health needs to remain safely in their communities.

Addressing social drivers of health

UnitedHealthcare, in collaboration with our partners, uses a proprietary approach to identify and address health-related social needs, such as food security, housing stability and access to health care. We use health and social data with input from consumers, physicians and community partners, and apply predictive analytics to identify health disparities and connect people to community resources to close gaps.

This year, we deployed capabilities on our member portal, allowing people to self-identify needs and locate community-based assistance. By the end of the year, we are on track to screen more than 7.5 million UnitedHealthcare consumers for health-related social needs and close gaps for 70% of individuals we've referred to services.

We actively partner with community-based organizations to expand capacity for critical health-related social services. Food insecurity is one of the most prevalent needs across our members. To address this challenge, UnitedHealthcare has referred more than 265,000 people to food-related community resources, including government food programs, food delivery services and local food banks. To help combat housing insecurity and drive better health outcomes, we provide personalized housing navigation, invest in housing capacity and integrate health and social service systems. We are also breaking down traditional barriers to accessing primary care and mental health services. For example, we are partnering to improve pediatric health outcomes by providing 1 million students with school-based access to virtual mental health services.

We're also expanding our impact through a first-of-its-kind initiative announced this year that allows us to seamlessly share social screening data between UnitedHealthcare and many care providers. With a more comprehensive view of each person's social needs, care providers can deliver highly tailored plans to address clinical and social needs.

Advancing program design and administration

We work to improve how consumers experience public programs by collaborating with our partners to influence program designs that ensure access to equitable, sustainable, efficient and effective delivery of services.

7.5M

**people served by UnitedHealthcare
Community & State Medicaid and
Dual Special Needs Plans**

Using experiences and data from across our offerings, we identify best practices and lessons learned in program design from state to state. We layer in a deep, market-based understanding of state priorities, infrastructure and population needs to identify market-specific opportunities. For example, we have worked extensively with some customers to transition their existing offerings to integrated special needs plans. We have worked collaboratively with them to develop a path to enhanced long-term services and supports management to drive better outcomes and experiences for consumers.

We also actively analyze and share our real-time experience data to identify emerging trends, inform programmatic opportunities and ensure appropriateness of funding. That broad base of experience, combined with robust data, provides critical credibility, enabling more productive collaboration with our state and national partners.