

UnitedHealthcare Medicare & Retirement

UnitedHealthcare Medicare & Retirement serves nearly 13.8 million consumers. Our plans span Medicare Advantage, Medicare Part D, Medicare Supplement and group retiree services.

Our easy-to-use, affordable plans are supported by exceptional customer service, delivering outstanding value to consumers and making UnitedHealthcare a trusted partner for the people we serve.

UnitedHealthcare Medicare & Retirement Highlights

The value of Medicare Advantage

Medicare Advantage is now the preferred choice of older adults due to the quality, access and affordability of care delivered, including additional wellness and supplemental benefits such as dental, vision and hearing. Compared with people enrolled in Medicare fee-for-service, Medicare Advantage members save more than \$2,000 per year, receive additional benefits, and have a 43% lower rate of avoidable hospitalizations. As a result, 95% of Medicare Advantage members are satisfied with the quality of care they receive.

Medicare Advantage serves a diverse, lower-income and clinically complex older population. Older adults with chronic conditions are more likely to choose Medicare Advantage, and more than half of Medicare Advantage members have an annual income of \$25,000 or less. Medicare Advantage enrollment among minorities has more than doubled since 2013 and now makes up over 30% of Medicare Advantage membership, including 65% of Latino and 64% of Black older adults.

In addition to providing value to a diverse group of older adults, Medicare Advantage also reduces costs for the broader health system. Medicare Advantage costs taxpayers less than Medicare fee-for-service, even before considering the additional benefits and reduced costs that older adults receive.

Maintaining stable, valued benefits

The value of Medicare Advantage to older adults is more important than ever before. UnitedHealthcare provides durable and affordable plans supported by exceptional customer service and the largest national provider network. In 2025, 94% of Medicare eligibles will have access to a \$0 premium UnitedHealthcare Medicare Advantage plan, and the UnitedHealthcare Medicare Advantage formulary will cover more of the most-used Tier 1 prescriptions than any other national carrier.

We are also providing stability to older adults by maintaining broad access to \$0 preventive care, all-in-one coverage for prescription drugs, and valued extras such as dental and vision benefits and free membership at a national network of gyms and fitness locations.

UnitedHealthcare offers an expanding portfolio of Medicare Advantage products designed to meet the specific and unique needs of every consumer. UnitedHealthcare also offers products tailored to people with certain chronic conditions or various levels of special needs. Nearly 75% of people with chronic conditions will have access to a special needs plan in 2025, up from 43% in 2024, providing more people with lower cost of care and prescription savings. UnitedHealthcare is well-positioned to provide integrated product offerings and serve more people in the special needs market.

Investing in consumer-centric experiences

Older adults increasingly expect consumer-friendly digital resources to simplify and personalize their health care experience. We are investing in product innovations and capabilities that allow us to provide simple, coordinated and personalized consumer experiences.

Understanding consumer preferences allows us to tailor their experiences with the right message at the right time via the right channel – whether that’s finding the right doctor, filling a prescription or receiving a flu shot reminder. We can now deliver a personalized path that guides people through their health care journey. One person may prefer to receive correspondence in English in the mail, while another prefers Spanish via text.

We continue to invest in experiences that provide more value to consumers and make it easier to engage with their benefits, including solutions that help people pay for and access care.

Nearly 7 million people in Medicare Advantage use an integrated card that combines the member ID with payment technology to purchase food, pay utility bills, spend earned rewards and get the most value from their benefits. In 2025, we will expand card access to group retiree Medicare Advantage members, while integrating new features to drive engagement, satisfaction and benefit use.

>100M

projected card transactions in 2024

Our innovative transportation experience helps mobility-challenged older adults access care, allowing them to schedule rides to medical appointments with one call to UnitedHealthcare. Today, more than 2.1 million Medicare Advantage members have access to our transportation platform.

3.8M

rides provided in 2024

Supporting high-quality, value-based care

Today, over 80% of UnitedHealthcare Medicare Advantage consumers participate in value-based care arrangements. People in value-based care plans with Optum Health receive higher-quality care and achieve better health outcomes compared to Medicare fee-for-service. We are focused on identifying opportunities for continued growth in value-based care with Optum across markets, plan types and populations.

Home care is essential to delivering value-based care focused on detecting disease earlier and identifying unmet social needs. In partnership with Optum, our HouseCalls program provided one-on-one, in-home clinical assessments to more than 2.8 million patients in 2024. It allows advanced-practice clinicians to identify and address gaps in care, ensuring patients receive important health screenings and connecting them with needed care. We expect to screen more than 1.5 million patients for social needs in 2024.

>3.3M

projected gaps in care to be closed through HouseCalls in 2024

Additionally, we are building deeper clinical models designed to deliver specialized home-based medical care to some of our sickest and most vulnerable members. The Optum at Home model provides UnitedHealthcare Medicare Advantage members with a care navigator who works with the existing care team to help arrange care, coordinate services and address social needs – all at no additional cost to the member. UnitedHealthcare members with the most challenging health conditions receive an additional layer of support through home-based medical care that integrates medical, behavioral, social, palliative and urgent care.