



# **2021 Opportunities**

Upstate New York Producer Update

October 13, 2020

**United  
Healthcare®**

# UnitedHealth Group: Distinctively Diversified

## Complementary but distinct businesses

United  
Healthcare®

Health Benefits



 OPTUM®

Health Services

### Foundational Competencies

Clinical Insight

Technology

Data & Information

### Our United Culture

Integrity

Compassion

Relationships

Innovation

Performance

Received a “**Best Employers: Excellence in Health & Well-Being**” Platinum award from National Business Group on Health for the ninth consecutive year.

**2019**

Named a **Military Friendly Employer** and **Military Spouse Friendly Employer** by Victory Media.

**2020**

**UnitedHealth Group Named World’s Most Admired Company** in the insurance and managed care sector for the tenth consecutive year by Fortune.

**2020**

**2020**

Recognized as one of the most community-minded companies for the eighth consecutive year by The Civic 50, a Points of Light initiative.

**2020**

**UnitedHealth Group ranked No. 1** for Innovation on Fortune’s World’s Most Admired Companies list for the eleventh consecutive year.

**2020**

**UnitedHealth Group ranked No. 6** in the Fortune 500.



# Providing Stability and Support for New Yorkers

**\$3.5 Billion**

New York State Investment

**\$1 Million**

Food Bank of New York  
Care for the Homeless (NY)

**\$2.9 Million**

New York Community Investment

**478,846**

New York Small Group Members

**3.88 Million**

New York Members  
(all lines of business)

**2 Million+**

New York Specialty Members

**\$150,000**

LifeSpan of Greater Rochester

**\$60,000**

Food Bank of Central New York

**\$140,000**

Help Me Grow affiliates  
(LI, Rochester, Buffalo, Onondaga)

**6,039**

New York Employees

**51,048**

New York Small Employers

**91.9%**

Average Employer Retention



# Supporting Customers Through the Pandemic

**\$1.5 billion in assistance, including 15% premium credits**



## **COVID-19 Diagnosis/Treatment**

Waived cost sharing.



## **Telehealth Visits**

Provided at no additional cost.



## **COVID-19-related Care**

Removed key prior authorization requirements.



## **Medications**

Allowed early refills and increased home-delivery options.



# 2021 Upstate New York Small (1-100) Group Pricing



Overall increase for 2021

**2.4%**

Increased favorability vs.

**MVP  
CDPHP**

**RATE VARIATION:**

**AV Calculator**

**Network Factors**

**Geographic Factors**



# Quoting Small Business with UnitedHealthcare

## How to Get a Quote

- Go to United eServices (uhc.com/broker)
- Contact your sales representative
  - Rate cards will be shared after webinar



## Underwriting Guidelines

- Group participation requirements: **60%** minus spousal waivers
  - Federal Open Enrollment for small groups is the only time that the ACA mandates that no participation can apply.
  - Applies to new business group submitted to a carrier between 11/15 and 12/15 for a 1/1 effective date.
- We offer effective dates on the 1<sup>st</sup> and 15<sup>th</sup> of each month
- We can also quote business for you in any other state!



# A Plan for Each Type of Business Need

## Minimum Premium

300+ subscribers

- Improved cash flow to ER Shared financial upside

## Performance Rewards

(participating contract)

150+ subscribers

- Annual reconciliation

## UnitedHealthcare / Oxford Fully-Insured

2+ subscribers

- One national platform or tailored networks

## UnitedHealthcare / Oxford ASO

101+ subscribers

- Flex/Traditional or Pass Through Pharmacy Options
- Pay for Performance

## UMR (TPA ASO)

100+ subscribers

- Choice Plus National Network
- Network Flexibility
- Full, Flexible Administration
- Tiered Benefits/Products
- Integrated pharmacy solutions (Optum Rx)
- Stop Loss marketing and captive solutions

## All Savers

100-300+ subscribers

- Level-funded plan
- Administrative services
- Stop Loss insurance

**Fully Insured**

**Self-Funded**



# All Savers Promotions this Fall



## What if your health plan gave you \$8,795\* back?

With All Savers® Alternate Funding, it's possible. That's because All Savers medical costs are based only on your employees—so if their medical claims are lower than expected, you may get a potential surplus refund at year-end.\*



### More freedom

Exemption from most Affordable Care Act regulations and state insurance mandates.



### More stability

Safeguards for your employee benefit plan that help protect it from unexpected high medical claims.



### More ways to save

Wellness programs at no additional cost to you designed to help your employees get healthier and lower costs for everyone.

To learn more visit [uhc.com/allsaverny](http://uhc.com/allsaverny)

\*Fig. 104's most recent data shows that 61% of All Savers customers received a surplus refund in 2019. The average 2019 refund was \$8,795. Surplus refunds are based on the 2019 claims experience of your employees. Surplus refunds are not guaranteed and are subject to the terms and conditions of the All Savers Alternate Funding plan. Surplus refunds are based on the 2019 claims experience of your employees. Surplus refunds are not guaranteed and are subject to the terms and conditions of the All Savers Alternate Funding plan. Surplus refunds are based on the 2019 claims experience of your employees. Surplus refunds are not guaranteed and are subject to the terms and conditions of the All Savers Alternate Funding plan.

**United  
Healthcare**



Health Plans | All Savers Alternate Funding | Upstate New York, Groups 100-300

## Health plans designed to give you more

Discover savings, freedom and stability with All Savers Alternate Funding



One of the biggest challenges facing business owners is the cost of employee health coverage, with 69% reporting rising expenses over the last 4 years.<sup>1</sup> Managing costs is important, but so is offering a health plan your employees actually like. All Savers® Alternate Funding health plans are designed to give you a different way to balance the cost savings you're looking for, while providing quality health benefits to your employees.



### Savings

- Rates based only on the claims experience of your employees (not subject to Adjusted Community Rating).
- Wellness programs designed to help employees get healthier, which may lower claims costs.
- A potential year-end surplus refund if employee medical claims are lower than expected.<sup>2</sup>



### Freedom

- Eligibility for exemption from most Affordable Care Act (ACA) regulations and state mandates.
- Eligibility for exemption from most state insurance premium taxes.
- A variety of plan designs to choose from.



### Stability

- Fixed monthly payments, similar to a fully insured plan experience.
- Stop loss protection from unexpected high medical claims.
- Online tools to simplify plan management.

Over a third of All Savers customers nationwide received a surplus refund in 2019, the average of which was

**\$8,795<sup>2</sup>**

**United  
Healthcare**

continued





# Agenda



## **All Savers Alternate Funding**

**Brent Carpenter**

Sr. Account Manager, All Savers



## **UMR & Retiree Solutions**

**Rock Schneider**

Manager, New York Small Group & Key Accounts, UnitedHealthcare



## **Specialty**

**Eric Vondunn**

Manager, New York Small Business Sales & Account Management, UnitedHealthcare



## **Wrap Up**

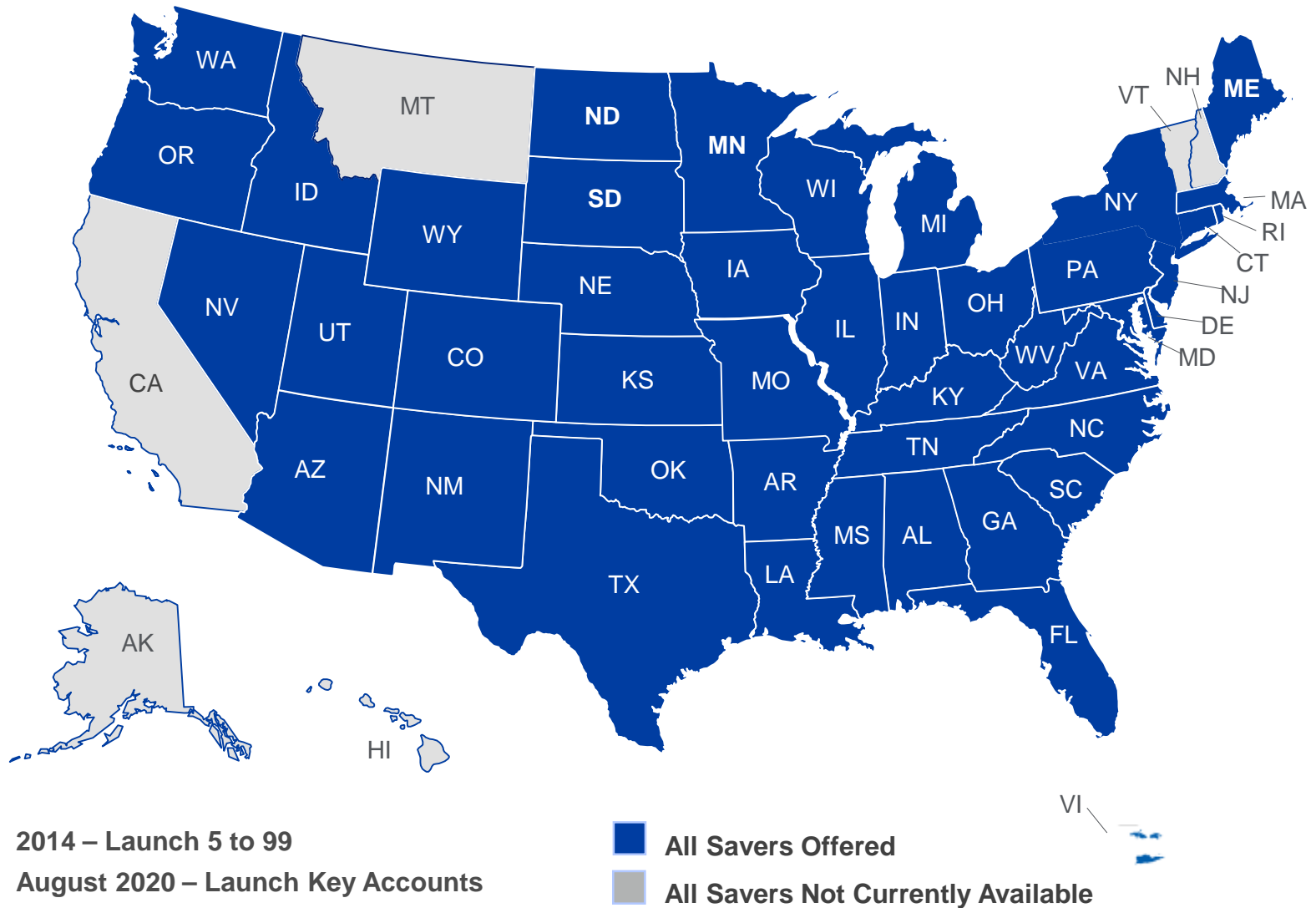
**Chuck Cerniglia**

Senior Vice President, New York Small Group & Key Accounts, UnitedHealthcare



# **All Savers Level Funded Plans**

# Nationally Marketed



# Why All Savers?



**Maximum Claims Liability  
Stop Loss Coverage**



**Virgin groups eligible  
1099 eligible\***

\*Cannot exceed 25% of total enrolled



**Eligibility for exemption from...**

- Most Affordable Care Act (ACA) regulations and state mandates
- Most state insurance premium taxes



**No additional cost Virtual Visits  
UnitedHealthcare Motion® Credits**

\*UnitedHealthcare Motion Program not available in DE, KS, MO, NJ, PA or WI



**Fixed monthly payments  
12/60 Stop Loss Policy Period**



**Monthly Employer Claims &  
Utilization Reports**



**Year end surplus** (if claims are lower than expected)  
**No carryover deficit**



**uBundle Program**

# Simplified for Business

## All Savers Alternate Funding components

### Self-Funded Medical Plan

- Employer assumes moderate risk
- Pays variable claims cost up to maximum liability
- Fixed monthly payment



### Administrative Services

- Claims Administration
- Reports
- Member services
- Network services
- Managed Pharmacy services



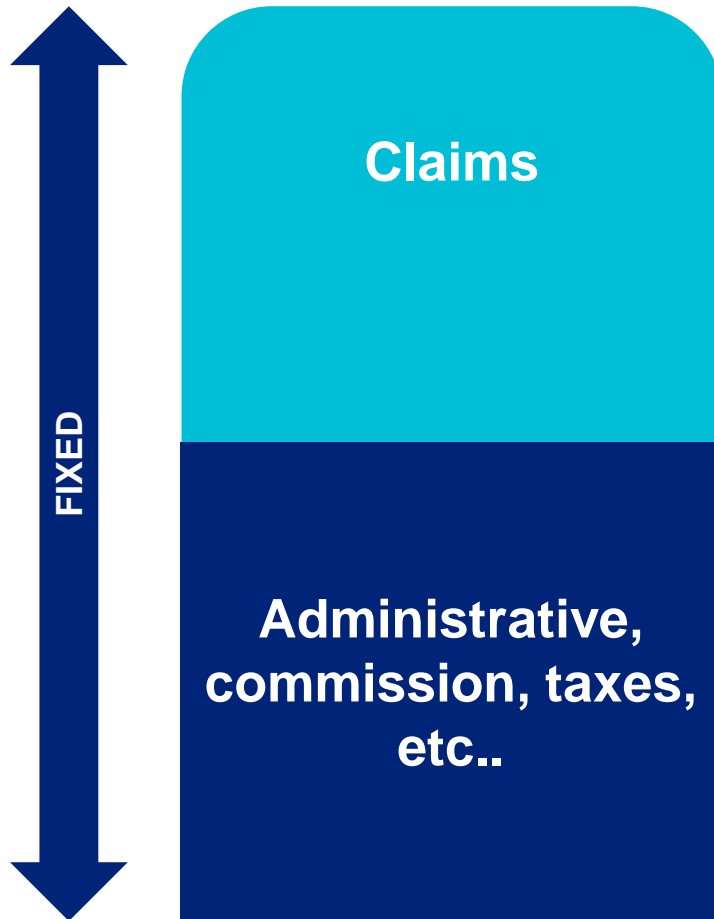
### Stop-loss Insurance

- Risk protection; limits employers exposure to medical claims risk
- ISL \$15k - \$100k \*Varies by state
- ASL 110% - 125% \*Varies by state
- 12/60 Contract

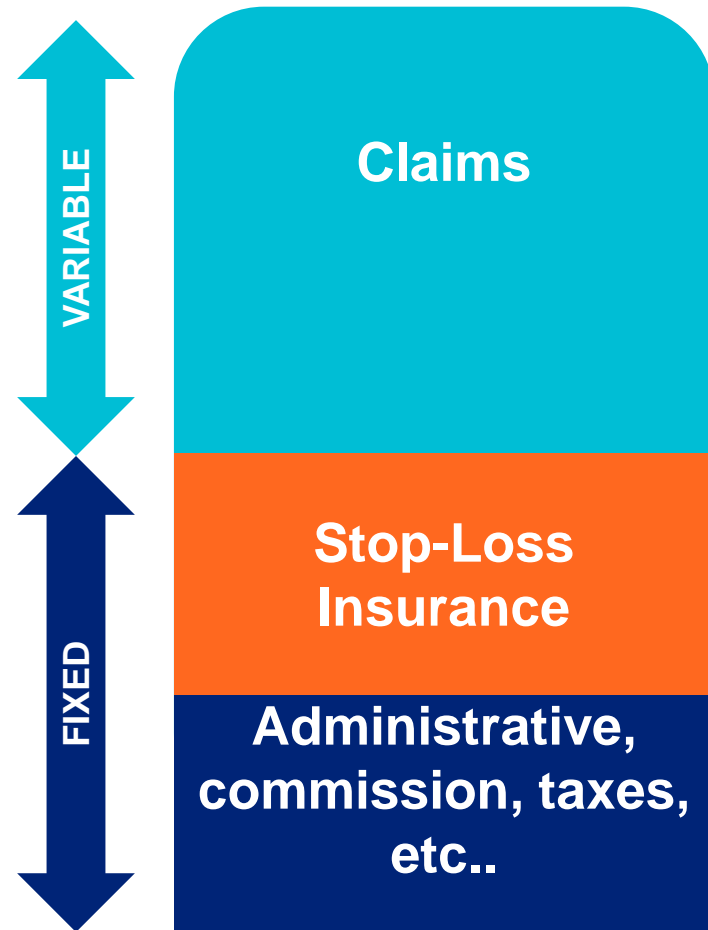


# How Alternate Funding Works

## Traditional Fully Insured



## All Savers Alternate Funding



# Surplus Refund

**Group must be active month 15 to be eligible to receive the surplus**

☐ Reconciliation occurs end of month 15

☐ Any surplus\* refunded month 16

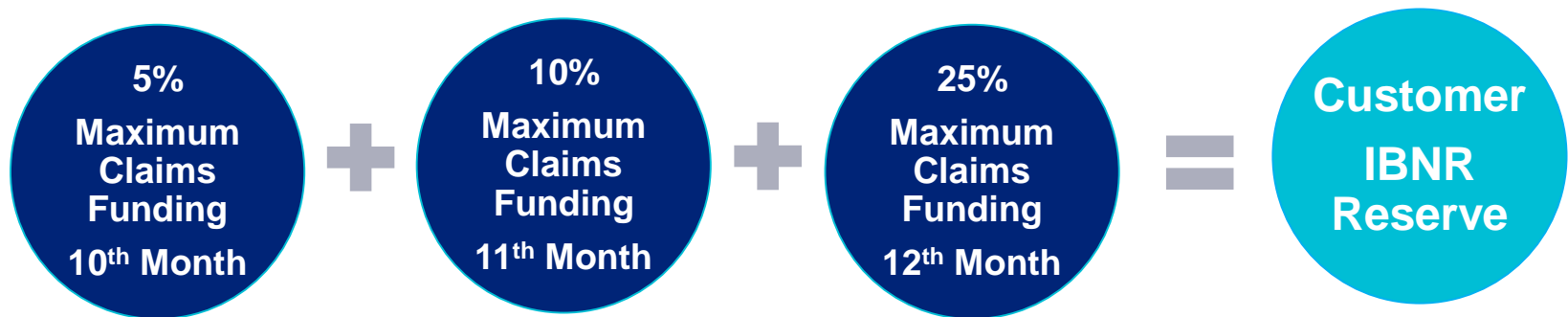
\*Minus IBNR Customer Reserve

☐ % of any Surplus retained as deferred \*varies by state



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## Customer IBNR Reserve Calculation



# All Savers Eligibility Requirements



**Group size 100 to 300 eligible**



**Only available for businesses subject to ERISA laws & regulations**



**Minimum Contribution of 50% of the single EE rate**



**Fulltime Employee working at least 30 hours per week**



**50% of all eligible employees must participate**



**All groups are medically underwritten**

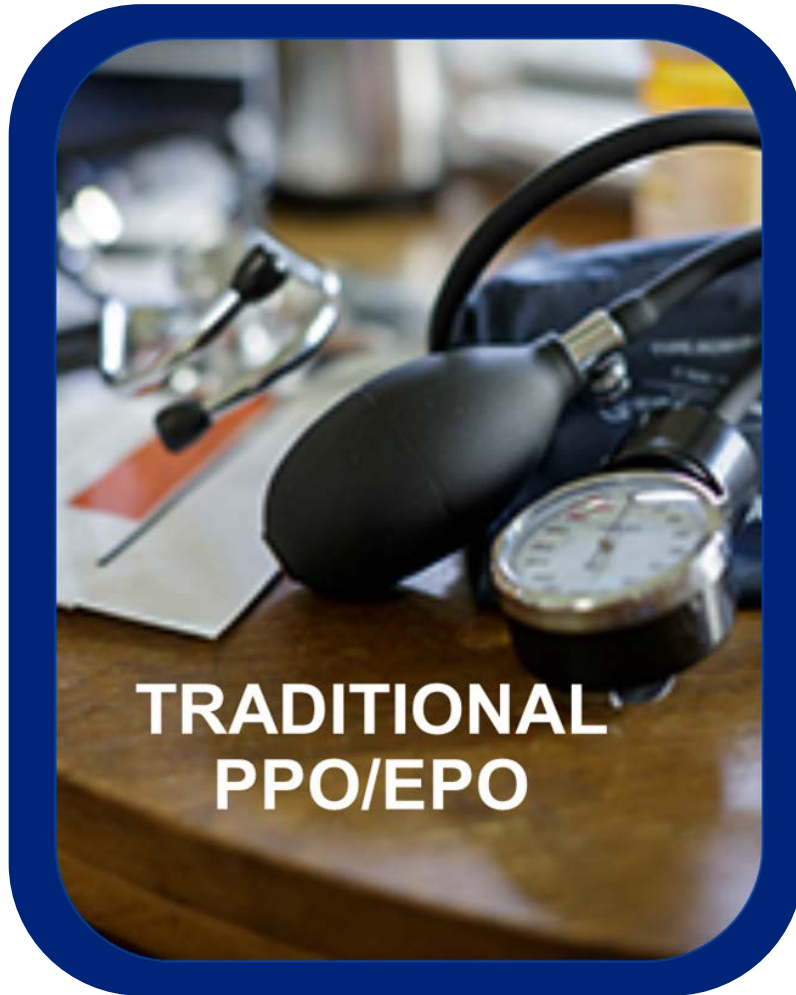


**Plurality Rule Applies** - Greatest number of enrolling EE's must live or work in the state of domicile  
(state where the business is physically located).





# Nationwide Portfolio



**Traditional HSAs**



**Traditional PPO/EPO**



**PROformance**  
Tiered Benefits

\*Plan Availability varies by state

State Plan Grids available at [www.myallsavers.com](http://www.myallsavers.com)





# **UMR & Retiree Solutions**

# UMR Custom Self Funded Options



**Medical administration**

**Network solutions**

- UnitedHealthcare networks
- Other networks

**Member advocacy**

**Customer reporting  
and analytics**

**Care management**

**Consumer-driven  
health plans**

**Stop loss**

**Pharmacy benefits  
administration**

**COBRA/HIPAA  
administration**

**Dental administration**

**Specialty products**



# UMR Vendor Interface & Coordination



Flexibility to work with our established vendor partners or yours



# UMR Stop Loss

## Preferred relationships

Representing over 2,800+ UMR customers with more than \$1.5B in premiums



### Exclusive advantages

- Plan mirroring
- Medical necessity acceptance
- Recognize UnitedHealthcare network requirements
- Advanced funding provisions
- Leading-edge stop loss reporting
- Reduced pricing unique to UMR
- Defer to UMR to determine R&C under the plan
- Unique commitments (claim turnaround)
- Electronic claim filing (low documentation)
- Reimburse access fees at higher cap limits or no cap



# Integrated Partnership Built on Experience

18+ year partnership serving clients together



Largest TPA  
in the country



PBM with largest  
share of UMR clients



1,680  
Clients Nationwide



1.3M  
Members

# Group Medicare Advantage Growth by Carrier

98% average client retention from 2014 to present

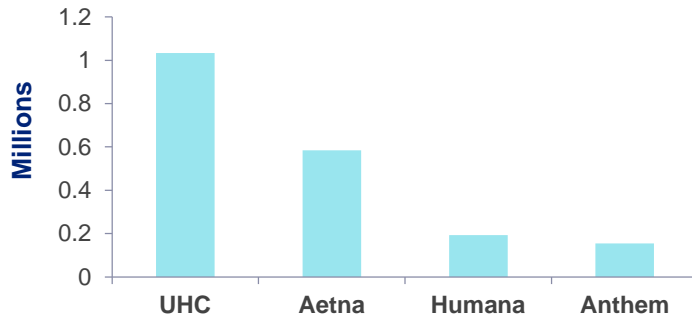
## 1M

UnitedHealthcare has grown  
Group Medicare Advantage membership  
by 1 million members since 2014

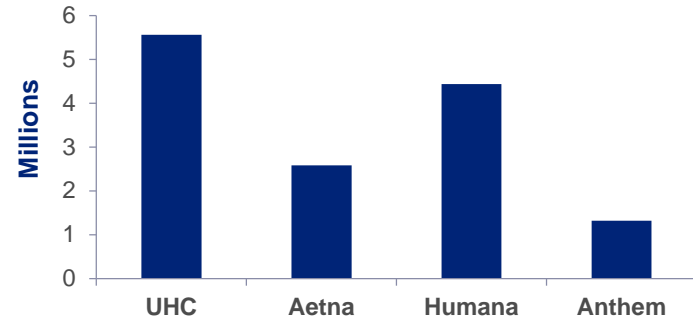
## #1

in Group and Individual  
Medicare Advantage market share

Group MA/MAPD enrollment growth by  
carrier from CMS: 2014-2020



Total MA/MAPD enrollment  
by carrier from CMS



# UnitedHealthcare Retiree Solutions

Honored to serve 1 in 3 Medicare Beneficiaries



**4.5 million**

Medicare Supplement members

**6.2 million**

Medicare Advantage members

**9.4 million**

Part D Prescription Drug  
plan members

A complete Medicare portfolio with  
a history of long term rate stability

98% retention in Group Medicare  
Advantage over past 8 years

40+ years of  
Medicare experience







**Specialty**

# UnitedHealthcare Specialty Membership Growth



Dental  
67%



Vision  
75%



Financial Protection  
71+%



## Access to vast resources and innovation.

As part of UnitedHealth Group, a **Fortune 5 company**, we're able to tap into people, technology and knowledge. UnitedHealth Group has been ranked #1 by Fortune magazine in innovation for 10 consecutive years.<sup>3</sup>

Fortune, February 2019. FORTUNE is a registered trademark of Time, Inc. FORTUNE and Time Inc. are not affiliated with, and do not endorse products or services of, UnitedHealth Group.



# Dental Portfolio: Competitive. Cost Savings. Flexible

Plans you can tailor to help meet employee needs, your wellness goals and your financial objectives.

## PPO/Open Access.

- Available in all states.
- National network.
- Network and out-of-network coverage.

## In-Network Only.

- Available in select states.
- National network.
- Network coverage only.

## Select Managed Care/HMO.

- Available in select states.\*
- Statewide network.
- Network coverage only.

## Value.

- Available in select states.
- National network.
- Network and out-of-network coverage available.



## Additional wellness protection.

Enhanced pregnancy benefits.

Oral cancer screenings.



## Add features and incentives that help reward healthy habits and help lower cost.

Consumer

Preventive

Step-up

MaxMultiplier®.

MaxMultiplier.

Preventive.

\*Select Managed Care/DHMO plans in MD, VA and Washington D.C., are only available to groups of 100 or more.



# SmileDirectClub Exclusive Membership

Get a smile you'll love – for a lifetime of confidence

## SmileDirectClub is now in our network.

This means your UnitedHealthcare dental plan may help you get a smile you'll love for less than \$1,000 out of pocket.<sup>1</sup> Compared to the typical cost of traditional in-office invisible aligners or metal braces, that's something to bring a smile to any face.

With SmileDirectClub, most new smiles only take about 6 months on average<sup>2</sup>—plus, you can look forward to:

- Not having braces.
- Not scheduling monthly office visits.



## Get started on a straighter, brighter smile with this new benefit.

If you're a candidate, your dental plan may pay half the cost of your aligner treatment. Your benefit also includes these services at no extra cost:

- A free 3D digital scan at one of 225 SmileShops or an at-home impression kit (\$0 cost with rebate).
- A free retainer following completion of your smile journey (\$0 cost with subscription).
- **bright on™** premium teeth whitening (\$0 cost).

**smile**  
DIRECT CLUB

### Here's how much you could save:

SmileDirectClub cost	<b>\$1,850</b>
UnitedHealthcare network discount	<b>- \$200</b>
Your dental plan pays (if orthodontic coverage is 50%)*	<b>- \$825</b>
<b>You could only pay</b>	<b>\$825</b>

\*For illustrative purposes. Savings may differ based on your plan's orthodontic coverage and your location.



# UnitedHealthcare Vision

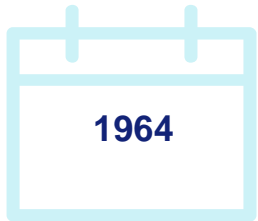
Creating greater awareness of eye health



**>62K**  
Commercial Groups<sup>1</sup>



**>19M**  
Members Served<sup>2</sup>



**>55**  
Years Experience



*Walgreens*



**Publix**

**ExxonMobil**



# Warby Parker for Vision Members

**Designer-quality eyewear at just the cost of a copayment**

## The copayment cost includes:

- Frame
- Lenses (either single-Vision or progressive)
- High-index lenses
- Anti-reflective coating
- Smudge-resistant, scratch-resistant and UV-protective treatments are also included at no extra cost.

## Plus:

- All lenses come with a 1-year no-scratch guarantee.
- Free shipping, returns and exchanges.

## Where to shop.

- Employees can shop and order using their insurance at any of Warby Parker's 60+ U.S. retail locations or at **warbyparker.com**.
- It's the first and only place that members are able to use UnitedHealthcare Vision benefits online.
- Employees can also try on frames at home before they buy with a free Home Try-On and no obligation to purchase.

WARBY PARKER



For every pair of Warby Parker glasses or sunglasses purchased, a pair of glasses is distributed to someone in need.



# Life, Disability & Absence Management Plans



## Life/AD&D

### Plan Options

- Basic Life
- Supplemental Life
- Dependent Life
- AD&D
- Flexible funding options
- Simplification through claims integration

### Included Services

- Travel assistance
- Will and trust preparation
- Grief counseling and beneficiary services
- Wealth management account



## Disability

### Plan Options

- Short-term Disability (not available in NY, NJ, CA, RI)
- Long-term disability
- Family Medical leave Administration - Support to manage Federal, State and company-specific leave policies

### Included Benefits

- Returns employees to work faster
- Promotes productive lifestyles
- Clinical integration through Bridge2Health at no additional cost
  - 13% reduction in disability claim duration<sup>1</sup>



## Absence Mgmt/FMLA

### Leave Support

- Medical
- Military
- Family
- Company-specific

### Benefiting your employees and you.

- Safe and timely return to work.
- Reduced recurrence.
- Ongoing clinical support.
- Increased employee engagement.
- Greater administrative efficiency.



# Save a Bundle on Medical Premiums

## New York 101+ Fully Insured and All Savers plans

With **uBundle**, employers can increase health plan premium savings **up to 4%** their first year by adding a UnitedHealthcare specialty plan with a UnitedHealthcare health plan.<sup>1</sup> Plus, eligible customers can save even more with Packaged Savings® their first year and for the long-term.



An **example** of over \$28,000 in uBundle savings.<sup>2</sup>

**Group size:** 75 employees

**Estimated annual medical premium:**  
\$800 PEPM (\$720,000 total)

### Annual medical cost savings by adding:

✓ Dental (2 percent)	- \$14,400
✓ Vision (0.5 percent)	- \$3,600
✓ Life plus supplemental life (0.5 percent)	- \$3,600
✓ Short-term and long-term disability (0.5 percent)	- \$3,600
✓ Supplemental health plans (0.5 percent)	- \$3,600

<sup>1</sup>Subject to uBundle rules, coverage and participation requirements. uBundle and certain specialty plans may not be available in all states or for all group sizes. Components subject to change. Ask your UnitedHealthcare representative for more details; <sup>2</sup>For illustration purposes. Savings will differ depending on your group size, plans chosen and premiums.





# Save a Bundle on Medical Premiums

## New York 101-300 UMR Self-funded plans

When customers bundle their medical plan administered by UMR with dental, vision, life, disability and/or supplemental health plans from UnitedHealthcare, they can save up to \$5 per enrolled medical employee per month.

Purchase:	Receive the following credits per month:
Dental	<b>\$2.00</b> per enrolled medical employee
Vision	<b>\$1.00</b> per enrolled medical employee
Life* + Supplemental Life	<b>\$1.00</b> per enrolled medical employee
Short-term disability + Long-term disability	<b>\$0.50</b> per enrolled medical employee
Supplemental Health (Critical illness, accident, hospital indemnity— 2 of 3)	<b>\$0.50</b> per enrolled medical employee

\*Requires \$25,000 benefit and one additional financial protection plan. Eligible financial protection plans include supplemental life, short-term disability, long-term disability, and/or a combined offering (of at least two) of critical illness, accident and/or hospital indemnity.



# 'Double Dip' the Savings: UnitedHealthcare Fully Insured

## Combine our uBundle and Key Accounts Packaged Savings® for more savings

### uBundle

With uBundle, employers can increase health plan premium savings **up to 4%** by adding a fully insured UnitedHealthcare specialty plan with a fully insured UnitedHealthcare medical plan.<sup>1</sup>

### Packaged Savings

Fully insured customers save when they bundle their medical with fully insured UnitedHealthcare specialty products.

### Eligibility Guidelines:

- Packaged Savings follows uBundle participation guidelines
- Allowed on voluntary and contributory basis
- 101 – 3,000 lives
- Total credit not to exceed \$15 PEPM
- 7/1/2020 – 1/1/2021

Up to  
**4%**

Savings on health  
plan premiums



Up to  
**\$15**

PEPM Administrative  
Credit Savings for 12  
months



<sup>1</sup>Subject to uBundle rules, coverage and participation requirements. uBundle and certain specialty plans may not be available in all states or for all group sizes. Components subject to change. Ask your UnitedHealthcare representative for more details; <sup>2</sup>For illustration purposes. Savings will differ depending on your group size, plans chosen and premiums.

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# Essential Plan Overview

- A health plan for New Yorkers
- For lower income people who don't qualify for Medicaid
- Premium is either \$20 per month per person or zero premium, depending on income
- Option to purchase dental and vision benefits for an additional premium
- It has no deductible and covers all of the essential benefits under the Affordable Care Act
- Free preventive care
- Gym membership reimbursement
- Enrollment is open all year long

**Note:** Pregnant women are eligible for Medicaid



## ELIGIBILITY REQUIREMENTS

- 19 – 64 years old
- Reside in NY state
- Not eligible for Medicaid
- Have income above 138%-200% FPL or at or below 138% of the FPL and ineligible for Medicaid due to immigration status
- Not eligible for affordable Minimum Essential Coverage



# Essential Plan Broker Commission

**\$20**  
**PMPM**

- Commissions are paid two months in arrears.
- Brokers must be certified to sell through the Marketplace.
- Brokers need to be appointed with UnitedHealthcare.
- Members need to make their initial payment by the 10<sup>th</sup> of the month of the effective month of coverage.
- Members need to renew their coverage every year.

**Learn how to become  
a certified broker with  
the New York State of  
Health**

**[www.dfs.ny.gov](http://www.dfs.ny.gov)**

**To be appointed with  
UnitedHealthcare  
call**

**1-800-474-4467  
Option 5**

**For more information  
on the Marketplace  
visit**

**[nystateofhealth.ny.  
gov/agent](http://nystateofhealth.ny.gov/agent)**





# Wrap Up

# 2021 Upstate NY Specialty New Business Bonus

Effective Jan. 2, 2021 – January 1, 2022

Coverages Sold	Minimum Enrolled	First Sale Bonus
Dental (Employer Paid)	25 enrolled	\$500
Basic Life, Supplemental Life & LTD Combination (Employer Paid)	25 enrolled (across all offered products)	\$500
Supplemental Health (CIPP, APP, HIPP) Voluntary — 2 of the 3 coverages with 20% participation or Employer Paid — 1 coverage	25 enrolled (across all offered products)	\$250
Vision (Employer Paid)	25 enrolled	\$250

Lines of Coverage & Annualized Premium & Fees	Bonus %
10 lines of coverage and \$100,000 annualized premium and fees	3%
15 lines of coverage and \$150,000 annualized premium and fees OR 10 lines of coverage and \$500,000 annualized premium and fees	4%
20 lines of coverage and \$200,000 annualized premium and fees OR 10 lines of coverage and \$750,000 annualized premium and fees	5%
25 lines of coverage and \$225,000 annualized premium and fees OR 10 lines of coverage and \$1,000,000 annualized premium and fees	6%



## BONUS CRITERIA

- Groups with 2 or more eligibles
- Employer-sponsored or voluntary
- Fully insured or self-funded
- Sold with medical or on a stand-alone basis
- Dental, vision, basic life, supplemental life, short-term disability, long-term disability, critical illness accident and hospital indemnity



# Important Reminders



Large national carrier with flexibility



Complete solution for large business: Fully Insured & ASO



New All Savers level funded product for 100 – 300 life groups



Leader in Specialty with special arrangements like Warby Parker & SmileDirect



Discounts for bundling medical and specialty



Bonus for new large group medical and specialty sales



Lots of opportunities to grow your portfolio with UnitedHealthcare





**Thank you!**