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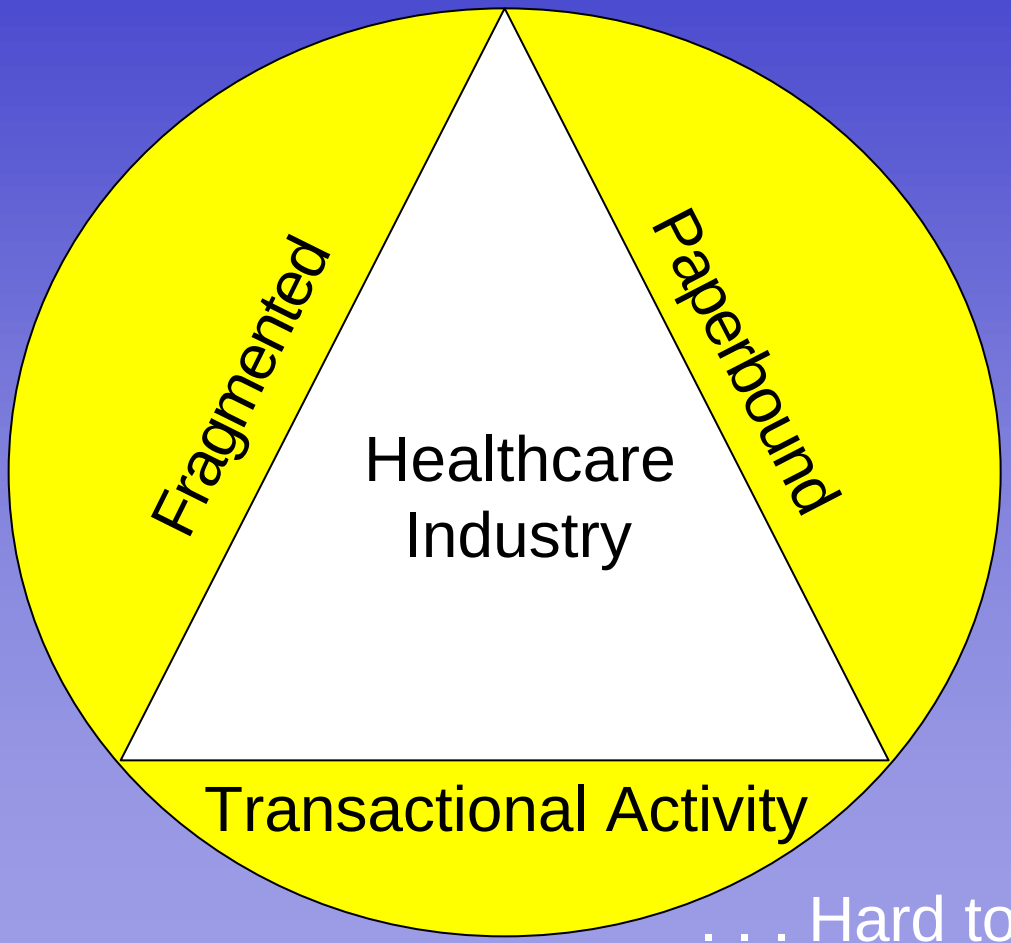
The Health Care Industry . . .

Complex



. . . Hard to do business with

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What Are We Doing About It?

- Simplifying and adding value in the clinical interface
  - Care Coordination℠
  - Making data available (Clinical Profiles℠, Care Portrait℠)
- Simplifying and adding value in the administrative interface
  - Connectivity and technology solutions

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Care Coordination SM

Completely replaces the traditional utilization management processes.

OLD

Medical Management

- Pre-certification
- Prior Authorization

NEW

Care Coordination SM

- Notification (exception based)
- Identify needs and gaps in care
  - Hospital admissions
  - Counseling
  - Hospital in-patient care advocacy
  - Welcome Home!
  - Impact

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Administrative Simplification

- Offering a portfolio of direct connectivity solutions, initially transactionally focused
- Enabling physicians, hospitals and other healthcare professionals to connect with us in whatever way is most convenient for them
  - www.UnitedHealthcareonline.com
  - Customer Service Enhancements
  - WebMD

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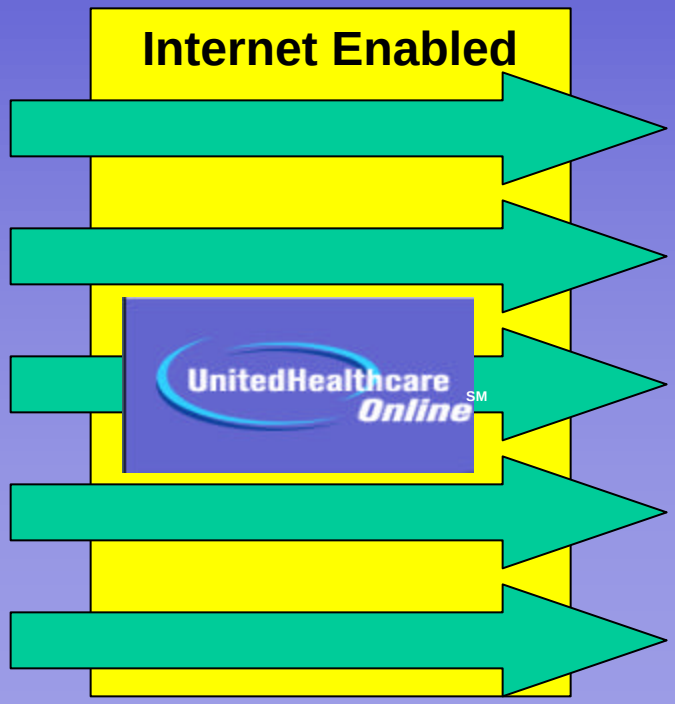
Our Connectivity Vision

Internet enable every transaction between UnitedHealth Group and our contracted physicians and health care providers

Current Environment		Future Environment
Complicated		Simplified, Paperless
Slow		Fast
Distrust		Building Trust, Ensuring Privacy & Confidentiality
"Limit Care"		Support Timely Delivery of Quality Health Care
Expensive		Value Oriented, Supportive, Less Costly



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Introducing

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UnitedHealthcare Online[SM] can increase efficiency and eliminate obstacles in physicians' and hospitals' offices:

Features

- Member Eligibility
- Claims Status
- Claims Submission and more

Benefits

- Fast and easy
- Direct connection
- Single source of data for all UHC members
- In-depth information at a glance

. . . And it's FREE

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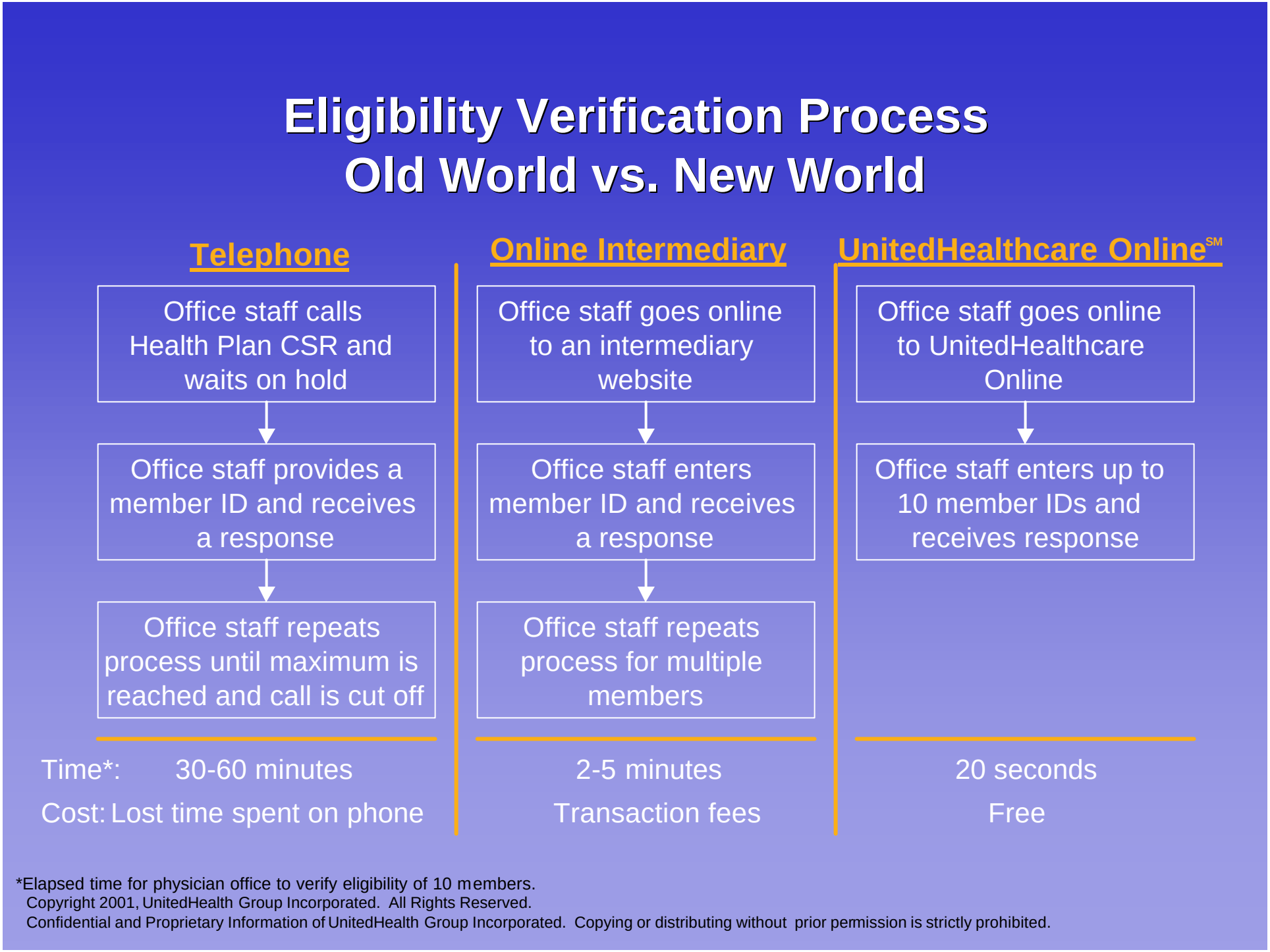
Eligibility Verification Process
Old World vs. New World



*Elapsed time for physician office to verify eligibility of 10 members.

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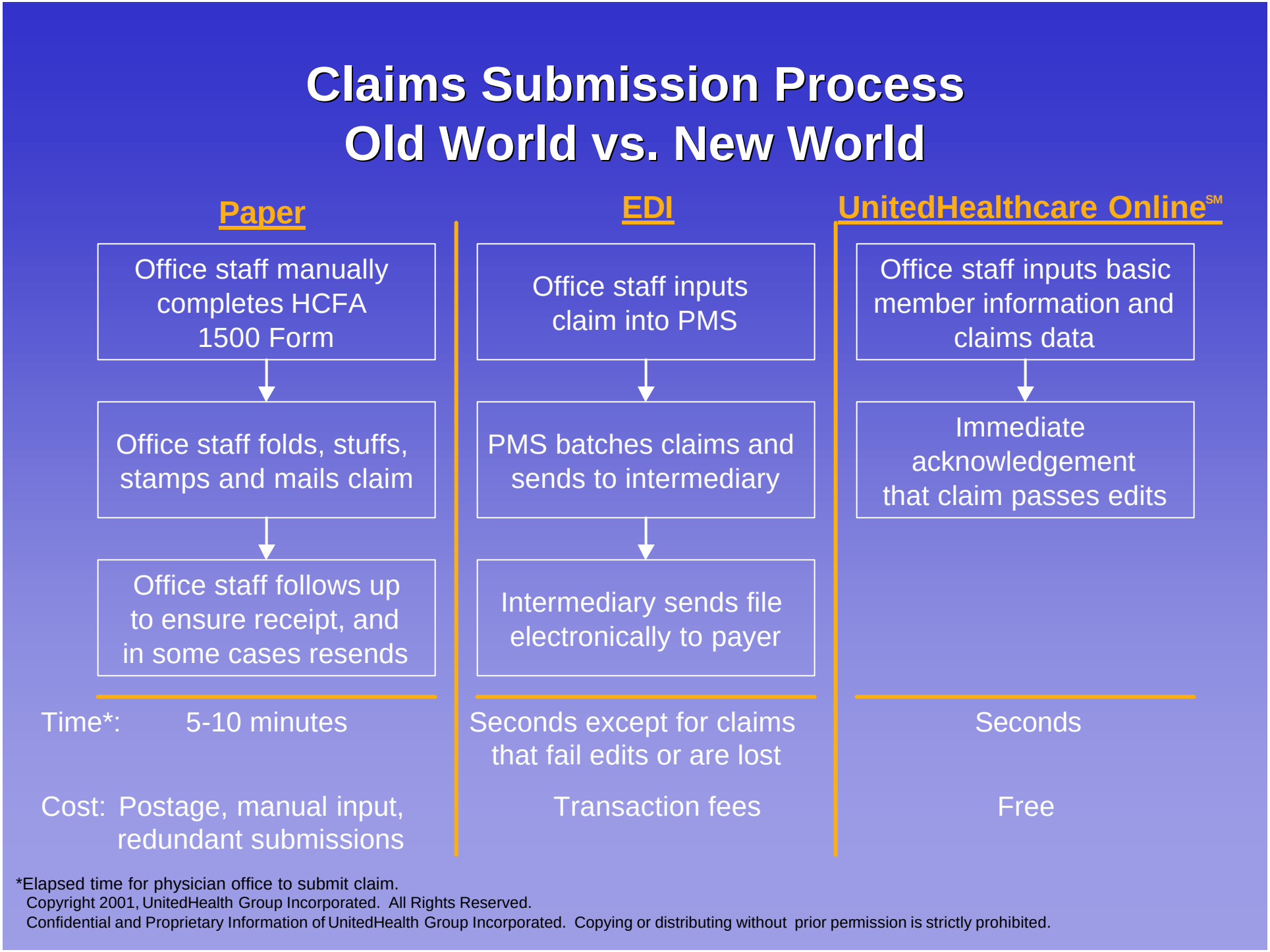
Claims Submission Process
Old World vs. New World



*Elapsed time for physician office to submit claim.

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Functionality

- UnitedHealthcare Online℠ contains additional valuable information for medical practices such as:
  - Physician and Provider Directory
  - Preferred Drug List
  - Medical Policy
- Future functionality will build from the core transactional capability to meet more needs of the physician and clinical staff
- New functionality will be added on a regular basis

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Research Findings (1)

The real appeal of UnitedHealthcare Online℠ is as a hard working transactional site. The primary users would be office staff in physician's offices, hospitals and other health care professional offices

Core users are those who:

- check eligibility
- check claims / outstanding receivables
- admit patients

(1) Focus groups Oct. 2000, Small Group Qualifications April 2001

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In-Market Testing
(Beta Tests)

Test Markets

Jacksonville, FL

Orlando, FL

Tucson, AZ

St. Louis, MO

Practices / Hospitals

- Sixty-four practices representing 900+ physicians and two hospitals
- Specialty and non-specialty practices represented

Findings

- Primary use is for member eligibility and checking claim status

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Introduction Plan

- Staged market roll-out begins July 2001
- Our strategy is to enter a market and fully deploy before moving to the next market
- Any participating physician or hospital can access UnitedHealthcare Online℠ beginning August 2001
- Awareness and support from organizations and associations is an important component to a successful roll-out

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Conclusion

- UnitedHealthcare is actively seeking to simplify and to become an easier company with which to do business
- Administratively we seek to connect directly with physicians, hospitals, and other health care professionals and their offices
- **www.UnitedHealthcareonline.com** is the new physician and provider portal for direct transactional connectivity with UHC
  - Most powerful application in member eligibility and claims status inquiry
  - Simplest and easiest manner to interface with UHC
  - Market introduction underway

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