

# Indo American Chamber of Commerce of Greater Houston

Present a Healthcare Seminar



## Choosing the Right & Affordable Health Plan

Wednesday, January 27, 2010

Featuring:

### **CHRISTOPHER K. LAW**

Vice President, Asian Initiatives, UnitedHealthcare

Christopher K. Law is the vice president of Asian Initiatives at UnitedHealthcare, a UnitedHealth Group company.

### **SAMINA AFZAL**

Project Manager, UnitedHealthcare  
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As a Project Manager of United Health Care, South Asian Initiative; Ms. Afzal knows the healthcare industry well. Areas of focus include member acquisition and retention, market research, process optimization and broker network development

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Healing health care. Together.

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# Reasons to Choose UnitedHealthcare

## ▶ Comprehensive benefit solutions

From cutting-edge consumer-driven plans to traditional coverage, get affordable products designed to serve organizations of virtually every size. Also, choose from integrated vision, dental, life, disability and behavioral health plans for streamlined administration.

## ▶ Promote healthy lifestyles with wellness programs

UnitedHealth Wellness® programs help members take charge of their health and well-being. Based on clinical lifestyle modification research, our programs help members understand and educate themselves, then support and reward positive change. UnitedHealth Wellness is included in all plans.

## ▶ Nationwide network access

With more than 595,000 physicians and health care professionals, 4,965 hospitals and 60,000 pharmacies, it's easy to find a network physician or hospital nearby.

## ▶ UnitedHealth Premium® designation program

The UnitedHealth Premium designation program gives members important quality and cost efficiency information about doctors and facilities in our network to help them make informed decisions about their care.

## ▶ Online tools for employers and members

Employer eServices® lets benefits professionals manage enrollment, eligibility and billing in real-time. myuhc.com®, our member-focused Web site, lets members research health information, check claims status, find network physicians and more – all online.

## ▶ Outstanding customer service

We provide information to members when and how they want it. Members can get automated information quickly and easily, or speak with a knowledgeable representative.

## ▶ Enhanced coverage rules

Our new Certificate of Coverage supports overall health and wellness, plus more ways for customers to manage costs.<sup>1</sup>

## ▶ Consistent results

Since 2001, our average medical trend cost has consistently outperformed the trend averages of our largest national competitors.<sup>2</sup>

<sup>1</sup> Availability of the new 2007 COC varies by state.

<sup>2</sup> Hewitt Health Initiative

## What sets UnitedHealthcare apart

### Corporate facts

UnitedHealthcare's parent company, UnitedHealth Group®, is one of the largest health care services companies in the United States:

- ▶ With more than \$81 billion annual revenue
- ▶ Serving more than 70 million Americans
- ▶ Overseeing approximately \$115 billion in health care spending annually
- ▶ Touching nearly every aspect of health care financing and delivery in the United States

Source: 2008 Annual Report

### UnitedHealth Group reputation and recognition

- ▶ *Fortune* magazine ranked UnitedHealth Group No. 21 in the 2009 rankings of the 500 largest U.S. corporations based on 2008 revenues.
- ▶ UnitedHealth Group has been listed in the Dow Jones Sustainability World Index and Dow Jones Sustainability North America Index for 11 consecutive years.

To learn more about UnitedHealthcare's capabilities, please contact your broker or UnitedHealthcare representative.

### UnitedHealthcare's competitive differences

- ▶ Health and well being philosophy: Our programs are designed to help keep consumers healthy, including UnitedHealth Wellness, Healthy Pregnancy program, reminders program, and 24-hour consumer phone line staffed by nurses and master's level specialists to help with health, personal, or financial issues.
- ▶ Open access products require no referrals. No prior authorization for most medical procedures.
- ▶ Disease management programs for conditions such as asthma, diabetes, coronary artery disease and congestive heart failure provide support to a larger population of people with these conditions.
- ▶ Innovative use of claims data helps identify those most likely to become ill and helps promote adherence to best-practice and evidence-based care.
- ▶ Online consumer health records for simple, secure access to vital health data anywhere, anytime.



The Definity<sup>SM</sup> Health Savings Account (HSA) high deductible health plan (HDHP) is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account with a bank of their choice or through OptumHealth Bank, Member of FDIC. \*Definity HSA<sup>SM</sup> refers generally to the Definity<sup>SM</sup> HSA product, which includes a HDHP, although at times "Definity HSA" may refer only and specifically to the Definity Health Savings Account, provided in conjunction with OptumHealth Bank and not to the associated HDHP. UnitedHealthcare's Definity<sup>SM</sup> Health Reimbursement Account, or HRA, combines the flexibility of a medical benefit plan with an employer-funded reimbursement account.

UnitedHealthcare Vision<sup>SM</sup> coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates. UnitedHealthcare Dental<sup>SM</sup> coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), United HealthCare Services, Inc. or their affiliates. UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company, Unimerica Insurance Company or Unimerica Life Insurance Company of New York.

UnitedHealth Wellness<sup>SM</sup> is a collection of programs and services offered to UnitedHealthcare enrollees to help them stay healthy. It is not an insurance product but is offered to existing enrollees of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to encourage their participation in wellness programs. Health care professional availability for certain services may be dependent on licensure, scope of practice restrictions or other requirements in the state. Some UnitedHealth Wellness programs and services may not be available in all states or for all group sizes. Components subject to change.

For a complete description of the UnitedHealth Premium<sup>SM</sup> Designation program, including details on the methodology used, geographic availability, program limitations and medical specialties participating, please see [myuhc.com](http://myuhc.com).

The Healthy Pregnancy Program follows national practice standards from the Institute for Clinical Systems Improvement. The Healthy Pregnancy Program can not diagnose problems or recommend specific treatment. The information provided is not a substitute for your doctor's care.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthcare Insurance Company, United HealthCare Services, Inc. or their affiliates.



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## ASIAN INITIATIVES

### A PROVEN COMMITMENT TO THE ASIAN COMMUNITY

- **A history of service** – Through our Asian Initiatives team, we are the first health plan in New York to offer in-language customer service and a walk-in facility to the Asian-American community. Our goal is to offer the community easy access to affordable, quality healthcare by providing culturally and linguistically appropriate services. Today, Asian Initiatives demonstrates its success in the Chinese, Korean and South Asian communities.
- **Targeted outreach** – Asian Initiatives offers community outreach programs designed specifically for the Chinese, Korean and South Asian populations in metro New York and New Jersey, including free health screenings, health seminars and charitable support, all meant to improve the quality of life and sense of well-being in the communities.

### ACCESS TO ROBUST LOCAL AND NATIONAL NETWORKS

- **More Chinese, Korean and South Asian physicians** – Members can choose from Oxford's extensive network in the tri-state area of more than 72,000 providers,<sup>1</sup> including over 2,000 Chinese, 800 Korean and 4,000 South Asian doctors.<sup>2</sup> It's easy to conveniently find a local physician near home or work.
- **National Network** – Members have access to over 520,000<sup>1</sup> UnitedHealthcare Choice Plus network physicians throughout the U.S. when outside the Oxford service area.
- **Board certification** – More than 99% of our participating physicians are board-certified or board eligible in their area of specialty.

### IN-LANGUAGE MEMBER SERVICE

- **Call or walk in** – Chinese and Korean Members can get help in their own language. Drop by our conveniently located offices in Chinatown or Flushing, or call us on the phone. Our friendly staff can provide customer service in Korean and in six Chinese dialects. South Asian Members can also get information through a toll-free service line.
- **Helpful information provided to Members** – Asian Initiatives helps individuals better understand their own health, as well as their healthcare coverage, by sending in-language information by mail, including flu-shot reminders, a Member newsletter, disease management information, participating physician rosters and a Member handbook. A Chinese language web site is also available, including amenities such as a provider search, health plan information, educational leaflets and community activities.
- **Events and activities that go beyond healthcare** – Asian Initiatives conducts a variety of recreational and cultural gatherings for retired Members. For large business group Members, Asian Initiatives offers educational seminars in the convenience of their workplace.

### ASIAN INITIATIVES – A HEADQUARTERS FOR ASIAN CUSTOMERS

Asian Initiatives maintains a full-service regional office. The team prides itself on providing excellent services to its clients. The office offers in-language services for UnitedHealthcare/Oxford commercial groups and individual plan Members, SecureHorizons® Medicare plan Members, providers, business administrators and brokers. It also has a diverse team of 60 professionals comprised of customer service, marketing, Member support, broker relations, physician relations, and sales.

<sup>1</sup> As of January 1, 2007. This data represents all participating providers except ancillary providers and hospitals. Dental and complementary and alternative medicine providers are included. Providers who are board certified in more than one specialty are counted for each specialty.

<sup>2</sup> Chinese, Korean and South Asian doctors are counted multiple times when they are multiple boarded or have multiple locations. Dental, alternative medicine and ancillary providers are not included.