



Reinforcing our commitment to those we serve

In recent months, we've understandably received thoughtful questions from our customers and members about UnitedHealth Group and UnitedHealthcare. As the nation's largest health insurer, this attention is to be expected, particularly at a time of unprecedented focus on and frustration with the U.S. health system.

What's most important for our customers and members to know is that UnitedHealthcare is a strong, resilient company. We've grown to become the largest health insurer in the nation because employers and consumers choose us more often than any other insurer. They choose us, in part, because we listen to them, and we consistently deliver. And if we don't live up to expectations, we act swiftly and decisively to make it right.

Below are some of the actions we've taken to address the current external environment, reinforce our commitments to our customers and help everyone feel confident in the work we're doing.

"We are confident in the strength of our leadership and our ability to continue to deliver on our mission. Although the challenges we're confronting are not insignificant, they're also within our control, and our commercial business remains strong and steady."

Dan Kueter

CEO, UnitedHealthcare Employer & Individual

Media

Today's media landscape invites narratives that often provoke conflict or controversy. As a result, misinformation about health care is widespread, and health insurers are often the target. Certain media favor reporting that lacks context, excludes important facts and presents a one-sided point of view.

We routinely engage directly with national media outlets, offering candid conversations with our senior leaders to explain how health insurance functions and the role we play in improving the system. However, at times the most effective course of action is to not engage and further amplify misinformation, particularly in social media.

- Bloomberg, Forbes, the Wall Street Journal and other major national media outlets have covered the depth of our leadership, strength of our operational discipline and track record of performance.
- We regularly work with local print and broadcast outlets and make our clinical spokespeople available to discuss a wide range of health topics from weight management to mental health to cancer awareness and prevention.
- As you come across news about our company, we encourage you to carefully consider the source. For accurate, up-to-date information, visit our [UHC Newsroom](#) and [uhc.com/GetTheFacts](#).

Forbes

"Back As UnitedHealth CEO, Hemsley Says Issues Within 'Capacity To Resolve'"

Bloomberg

"UnitedHealth's New Insurance CEO Wants to Fix Company's Image"

The Wall Street Journal

"UnitedHealth Places New Bet on Old CEO..."

Health care consumers

We're helping people better understand their coverage and the role we play in making care more simple, accessible and affordable.

- We launched the "[Get the Facts](#)" series on [uhc.com](#) to directly respond to and refute some of the most prevalent myths and misconceptions about how health insurance works.
- The majority of our members report being satisfied with their UnitedHealthcare plan. We've shared some of their [real member stories](#) to highlight the impact of our work. Year to date, we've earned 3,500 positive media articles.
- Our [Diagnostic Odyssey program](#), which is part of our Complex Care Concierge program, was featured on Scripps TV stations in early May and will be followed by 3 additional segments later this year.
- We've launched more than 60 social media and digital campaigns to amplify these efforts, driving 50M+ engagements and achieving nearly 150M views.

Employers, Brokers, Consultants

We're helping employers, brokers and consultants better understand the system and our role in it through education, transparency and real-world examples of impact.

- We've developed content and campaigns focused on [affordability](#), transparency, strengthening the [consumer experience](#) and [value-based care](#).
- As part of an overall strategy focused on affordability, we're working to process claims accurately through our [payment integrity](#) programs. In 2023, UnitedHealthcare Payment Integrity flagged nearly 50M claims resulting in \$6.8B in savings for employers.¹

Providers

We're improving the care experience for both providers and their patients by reducing administrative burden and enabling faster, more effective care delivery.

- We've modernized the [prior authorization](#) process through our [Gold Card program](#), which reduces administrative burden for providers who consistently follow evidence-based care guidelines. UnitedHealthcare plans to reduce prior authorization requirements by about 10% in 2025, after already reducing the total volume of prior authorizations by nearly 20% in 2023.
- We're strengthening relationships with national medical societies—including the American Medical Association, American Academy of Pediatrics and American Academy of Family Physicians—to build consensus on solving the challenges in our health care system.

Current members

We continue to make solid progress on our journey to reduce abrasion, improve transparency and simplify how members navigate their care.

- [Surest®](#), the no deductible health plan that empowers members to shop for care and see actual copays through a intuitive, digital experience, reached ~1M members.
- We've reimaged transactional communications like Explanation of Benefits (EOBs), making them clearer, more compassionate and easier to understand.
- Members can store payment methods in a digital wallet and pay claims directly through the UnitedHealthcare® app or [uhc.com](#), making it easier to manage and track care expenses all in one place.
- Our cost estimator tool lets members shop more than 19K services and see real-time personalized pricing based on their plan, helping them make informed decisions with confidence.

**\$6.8B in
savings for
employers**

from payment integrity programs

Policymakers

We work closely with policymakers at the federal and state levels, and serve as a trusted resource, transparent partner in health care policy development and essential stakeholder in improving health care accessibility, affordability and quality for all Americans.

- We've elevated tools like the America's Health Rankings® Senior Report to help inform policy decisions and spotlight progress on issues ranging from social support and geriatric care to chronic disease management.
- We've consistently stepped up in moments of national need—from helping to stabilize HealthCare.gov during a national crisis—to delivering more than \$3.5B in community assistance and accelerated provider payments during [COVID-19](#). Today, we remain focused on advancing policy solutions that strengthen the system as a whole.

Our Ongoing Commitment

We believe there's a tremendous opportunity to make health care better for everyone by advancing a system that prioritizes high-quality care, fosters stronger collaboration and delivers better outcomes at a lower cost. That's why 235K employers count on us to provide health benefits to nearly 30M people each year. We know the system isn't perfect, but the more than 400K people across UnitedHealth Group work every day to improve care, simplify experiences and lower the total cost of care for our customers and members. We look forward to working with you.

¹ Based on UnitedHealthcare FI and ASO commercial book of business 2023 claims reporting.

The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

All UnitedHealthcare members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the Website or Mobile application terms of use under Find Care & Costs section.

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

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