



Health Insurance Benefits Opportunity

September 14, 2023

LeadingAge[®]
Indiana

United
Healthcare[®]

United Healthcare's Local Presence



UHG in Indiana

4,000+ employees

walking in the shoes of our
members and customers

1M Hoosiers, we are
honored to serve across each day



Care Delivery

250+ physicians working to
change lives one story at a
time

Supporting our Community

Over \$2.5M in charitable
donations and grants to address
health disparities



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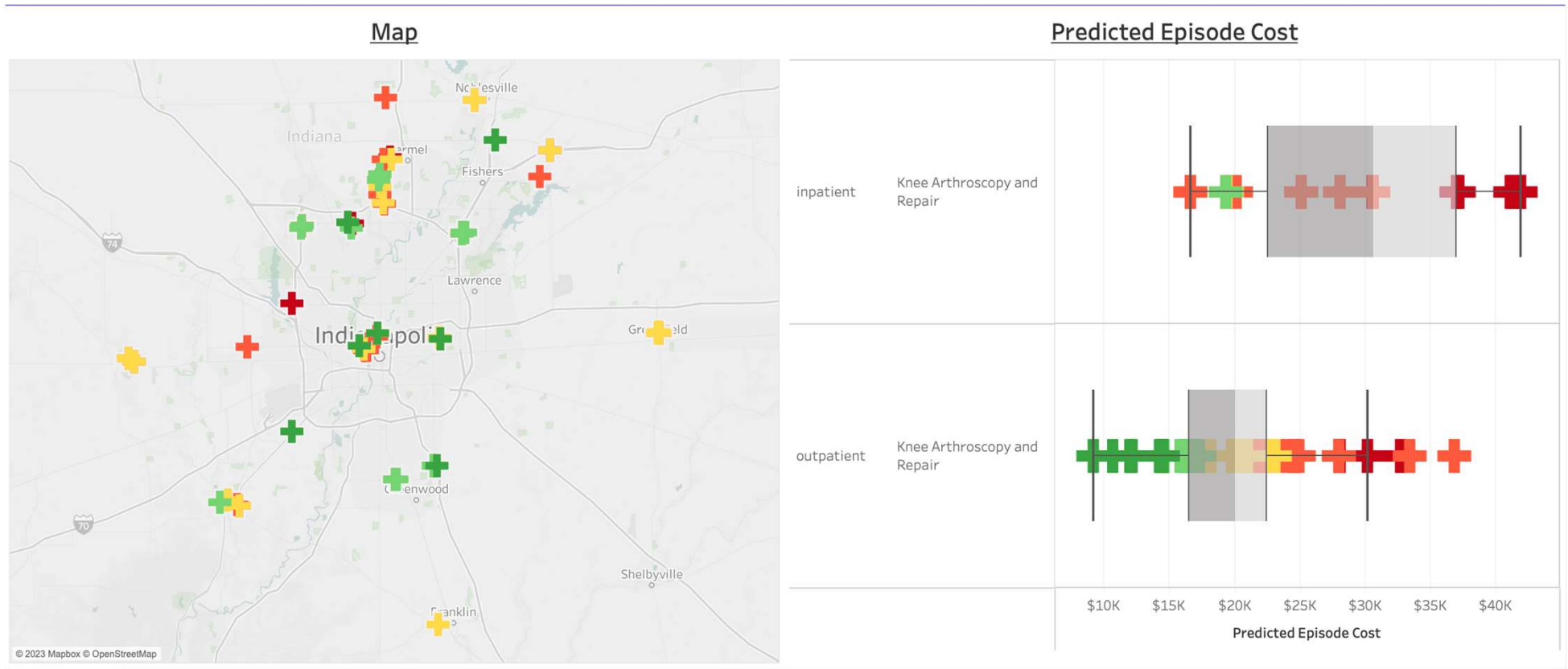


ENTER TO WIN \$5,000
FOR YOUR INDIANA HIGH SCHOOL

SPONSORED BY
 UnitedHealthcare

Predicted episode cost for Indianapolis & Surrounding Area

Surest provider value comparison dashboard – Knee Arthroscopy & Repair



Surest members can see prices upfront on the app or website



No barriers

No deductible
No coinsurance



Cost clarity

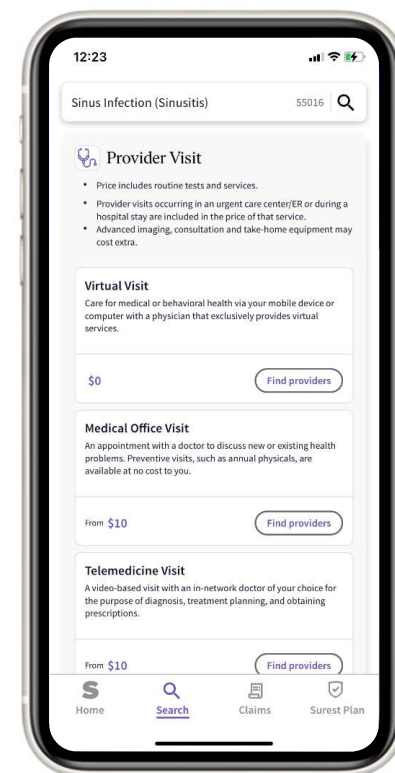
See costs before making
an appointment



Savings opportunities

Prices are lower for
higher-value options, based
on quality and overall
effectiveness of care.

		Sample Surest Plan
Out-of-Pocket Maximum:		\$5,000
Deductible:		None
Coinsurance:		None
Copays	Preventive	Free
	Office Visit (PCP & SCP)	\$20 - \$95
	Urgent Care	\$50
	Emergency Room	\$400
	Maternity	\$900 - \$1,700
	Complex Imaging	\$200 - \$725
	Physical Therapy	\$10 - \$70
	Procedures (Office, OP, IP, etc.,)	\$40 - \$3,000
	Prescription Drugs (Tier 1 / Tier 2 / Tier 3)	\$10-\$20 / \$60 / \$90



Why plan design matters, a cost breakdown

Plan design (Current Plan)

Deductible \$2,000		Coinsurance 80%		Max out-of-pocket \$3,000	
Hospital 1				Hospital 2	
Total allowed claim cost		\$12,326	Total allowed claim cost		\$80,797
Member responsibility		Plan paid	Member responsibility		Plan paid
Deductible	\$2,000	\$9,326	\$2,000	\$77,797	
Coinsurance	\$1,000		\$1,000		
Max out-of-pocket	\$3,000		\$3,000		
			\$68,471		
			difference in plan paid		

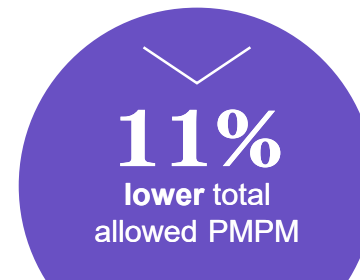
Why plan design matters, a cost breakdown

Plan design **surest**

Hospital 1		Hospital 2	
Total allowed claim cost	\$12,326	Total allowed claim cost	\$80,797
Member responsibility	Plan paid	Member responsibility	Plan paid
Copay	\$500	\$2,000	\$78,797
Max out-of-pocket	\$5,000	\$5,000	
		\$66,471	
		difference in plan paid	

With Surest, members are more inclined to use hospital 1 because they want to save \$1,500.

Lower costs for employers and members, year after year



Allowed medical and pharmacy
per member, per month
(PMPM) costs¹



Member out-of-pocket
medical
annual costs²

Surest year-over-year medical trend
was **5%** across a **3-year period**³



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1. Surest 2022 book of business plan sponsors with both medical and pharmacy data within our warehouse; industry 2022 commercial benchmarks and risk adjustment methodology. Risk adjusted for demographics, geography, and disease burden. 141_V04.
2. Comparison of 2022 medical out-of-pocket spend for members who migrated to a Surest plan in 2022 compared to members from the same employers in a non-Surest plan. 141_V04.
3. Surest book of business 2019 - 2022 (medical only). 150_V02.

Informational Meeting: LAIN Health Care Benefits Discussion

Zoom Meeting

Friday, September 22nd at 11:30 EST

- Review of LAIN / UHC Offering
 - Traditional & Surest Plan Designs
- Process of Obtaining a Quote
 - Attestation Form Review

