Maryland Insurance Administration

The Role of Insurance in Addressing Health Care Inequities

Joseph Ochipinti, Chief Executive Officer

United Healthcare

Advancing Health Equity

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United Healthcare

Advancing health equity

In June 2010, UnitedHealth Group strengthened its commitment to health equity by founding **the Health Equity Services** program. In this cross-functional, enterprise-wide program leaders work across the enterprise to foster a holistic approach, first using data to identify gaps in access, care and/or outcomes and then developing tailored materials and interventions based on members' cultural beliefs and behaviors, to reduce health disparities and enhance the end-to-end consumer experience.

Health Equity Services program components

- Member services
- Legal and regulatory
- Data and tools
- Marketing
- Clinical

Efforts that support health equity

Social determinants of health

Inclusion and diversity

Health literacy

Cultural competency and bias training

Supplier diversity

Research and development

Social responsibility

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Addressing health disparities

Positive outcomes:

- Member health behaviors, utilization and outcomes
- Higher member satisfaction
- Net Promotor Score® (NPS®)
- CMS STAR ratings
- Consumer Assessment of Healthcare Providers and Systems (CAHPS) ratings
- Retention
- Growth

$135B

economic gain per year if racial health disparities are eliminated ($93B medical costs/$42B productivity)

Ani Turner, The Business Case for Racial Equity, A Strategy for Growth, (W.K. Kellogg Foundation and Altarum, April 2018),

Net Promoter, Net Promoter System, Net Promoter Score, NPS and the NPS-related emoticons are registered trademarks of Bain & Company, Inc., Fred Reichheld and Satmetrix Systems, Inc.

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What helps drive health outcomes?

Health is impacted by more than clinical performance[1]

40%

Social and economic factors

- Economic[2]
- Political systems[2]
- Access to nutritious food[3]
- Environmental conditions[3]
- Job opportunities[3]
- Safety[3]

20%

Clinical care

- Access
- Quality
- Etc.

10%

Physical environment

- Environmental quality

30%

Health behaviors

- Tobacco use
- Diet
- Etc.

[1] 2014 County Health Rankings – University of Wisconsin Population Health Institute
[2] World Health Organization. Social Determinants of Health. who.int/social_determinants/en/
[3] Office of Disease Prevention and Health Promotion. Social Determinants of Health. healthypeople.gov/2020/topics-objectives/topic/social-determinants-of-health

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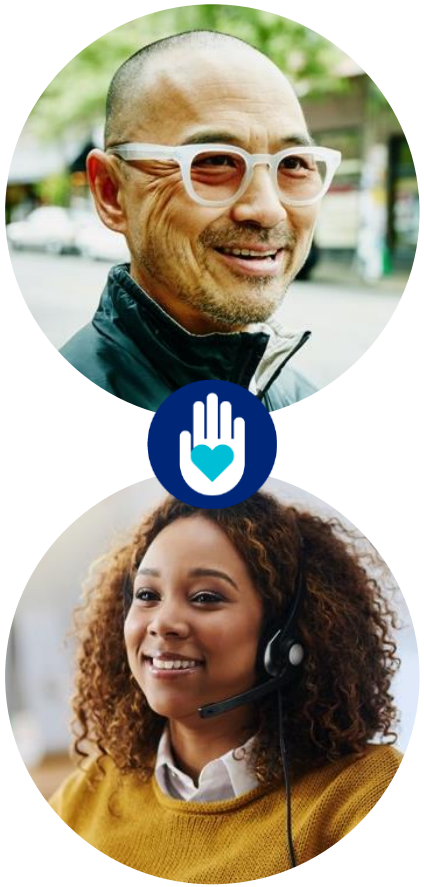
Addressing social barriers to help improve health



Life factors affecting members can be just as important in determining their health as medical-specific issues. That's why Advocate4Me® looks at the whole person, including **social determinants of health (SDoH),** such as:

- Access to food
- Transportation
- Housing
- Financial stability

Advocates work to:

- Proactively identify member needs
- Refer members to helpful resources

Connecting members to:

- Community services
- Cost-saving programs
- Local support groups
- Veteran-specific support

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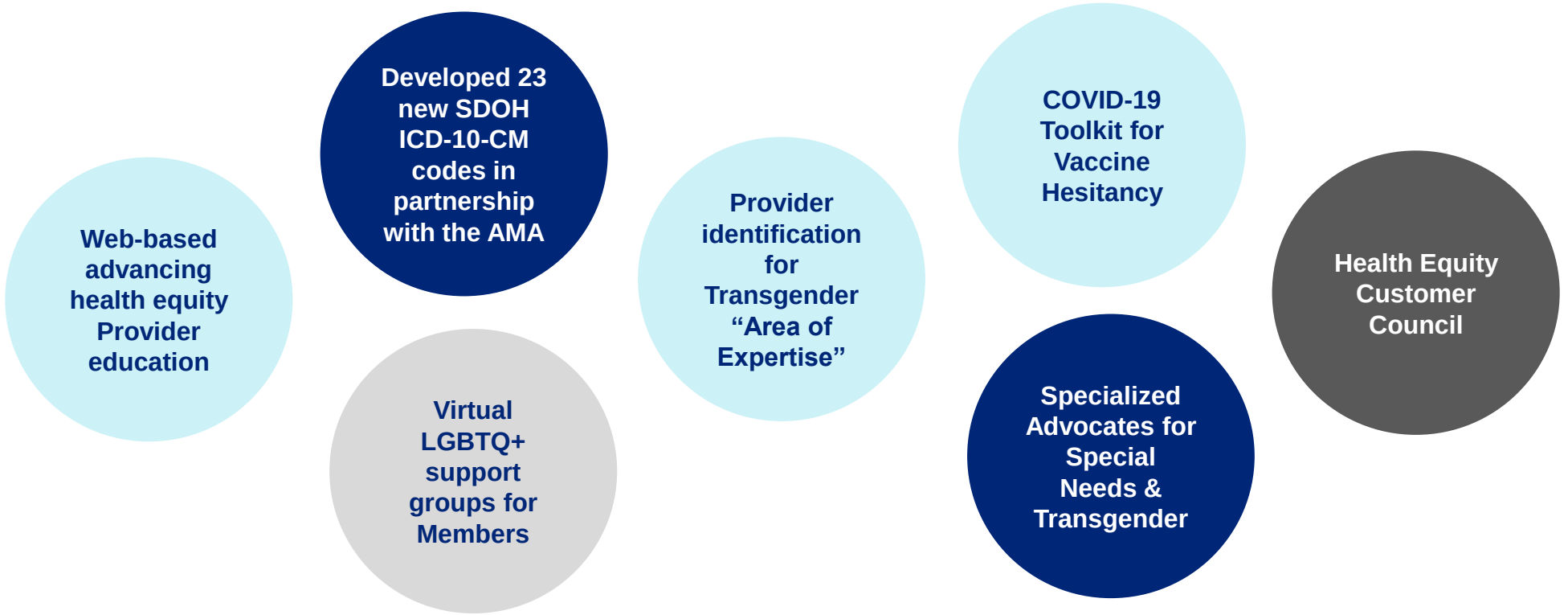
UnitedHealth Group enterprise health equity effort examples



Recognition

2020 CMS Health Equity Award

2019 Healthcare Informatics Innovator Award

NBGH 2018 Innovation in Advancing Health Equity Award

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Supporting Underserved Communities

Landis Rush
National Vice President
Public Sector, Labor & Trust

United Healthcare

Overview

- Initiative of the Public Sector & Labor Segment and Mid-Atlantic Health Plan leadership
- Deepen our connection within diverse underserved communities
- Impact racial and social disparities in healthcare
- Deliver societal return through the deployment of products and programs that improve health
- Reinforce UnitedHealth Group's presence as a philanthropic community partner

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The Team's focus

- Washington D.C., Baltimore, Montgomery County and Prince George's County MD
- Concentrating on underserved communities where relationships have already been established and nurtured
- Bringing together a diverse group of UHC and Optum employees and business areas
- Connecting with diverse local partners in leadership positions for feedback and consensus around project scope

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External Focus Groups

- **Identify consistent issues impacting health equity.**
  - Understand community leaders' perceptions
  - Identify strategies to increase UnitedHealthcare's presence
  - Generate ideas for programs
  - Identify ways to reinforce UnitedHealthcare's presence

- **Key Findings showed multiple needs**
  - Address the social determinants of health,
  - Improve health care
  - Help manage chronic diseases
  - Increase people's awareness about lifestyle changes

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Supporting Underserved Communities Initiative

- Twenty-year effort to identify, address and monitor health disparities and health equity
- COVID-19 highlighted that the rates of disease, complications, and death are higher for people of color and underserved communities
- Address racial and social disparities in healthcare
- Deploy products and programs that improve health
- Reinforce our presence as a philanthropic partner
- Help establish UnitedHealthcare as a local hometown presence versus a large global company.

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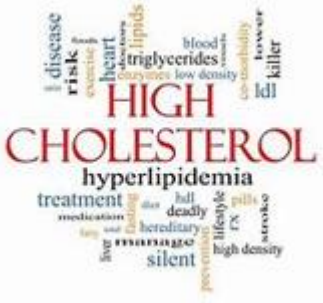
Supporting Underserved Communities Initiative

Working on four core areas:

- Food Insecurity
- Food Deserts
- Chronic Conditions
- Comorbidities



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Supporting Underserved Communities Initiative

Approach: Meeting communities where they are

- One partner/organization/event per month
- Add on a supportive element that aligns with a core priority
- Engage local staff and members of the community to collaborate and build trust
- Become a catalyst for large-scale, systemic change across the health system.

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Community Partnership
Prince Georges' County Annual Stuff-A-Truck Event

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