Maryland Insurance Administration

The Role of Insurance in Addressing Health Care Inequities

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Advancing Health Equity

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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
Addressing health disparities

Positive outcomes:

- Member health behaviors, utilization and outcomes
- Higher member satisfaction
- Net Promoter 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)
What helps drive health outcomes?

Health is impacted by more than clinical performance

- **40%** Social and economic factors
  - Economic
  - Political systems
  - Access to nutritious food
  - Environmental conditions
  - Job opportunities
  - Safety

- **20%** Clinical care
  - Access
  - Quality
  - Etc.

- **10%** Physical environment
  - Environmental quality

- **30%** Health behaviors
  - Tobacco use
  - Diet
  - Etc.

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1. 2014 County Health Rankings – University of Wisconsin Population Health Institute
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
• Housing
• Transportation
• 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
UnitedHealth Group enterprise health equity effort examples

 Developed 23 new SDOH ICD-10-CM codes in partnership with the AMA

 Web-based advancing health equity Provider education

 Provider identification for Transgender “Area of Expertise”

 COVID-19 Toolkit for Vaccine Hesitancy

 Specialized Advocates for Special Needs & Transgender

 Virtual LGBTQ+ support groups for Members

 Health Equity Customer Council

 Recognition

 2020 CMS Health Equity Award
 2019 Healthcare Informatics Innovator Award
 NBGH 2018 Innovation in Advancing Health Equity Award
Supporting Underserved Communities

Landis Rush
National Vice President
Public Sector, Labor & Trust
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
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
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
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.
Supporting Underserved Communities Initiative

Working on four core areas:

• Food Insecurity
• Food Deserts
• Chronic Conditions
• Comorbidities
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.
Community Partnership
Prince Georges’ County Annual Stuff-A-Truck Event