



# **[Right here] for a more holistic approach to health**

See how Univera Healthcare is making health coverage simple for you, your team, and all of Western New York.







## **When you're there to help care for your people, they'll be there for your business.**

It's a simple idea – and it's why you're committed to providing great health coverage for employees. Coverage that goes beyond basic medical care to help people live healthier lives while mitigating costs and helping to make the entire experience easy for everyone.

But as affordability continues to be a top concern and health insurance gets more complex every day, how do you stop that simple idea from becoming too complicated? That's where Univera Healthcare comes in.

# Coordinated care, complete coverage, and greater value. It's all **[Right here. For you.]**

Care works best when everything – and everyone – works together. So at Univera Healthcare, we provide Western New York with a more coordinated, caring, personalized, and holistic health insurance experience. It's an approach that connects the dots for you and your employees while improving care and helping address rising costs for everyone.

## How do we do it?

Our approach is built around three ideas:

1

### We Put People First

We give members more control and combine medical expertise and data to address health conditions on a more personal, proactive level.

2

### We Make Service Simple

We make it easier for members to understand and use their benefits, and we help make claims and processing more efficient and transparent for employers.

3

### We Take Our Network to Another Level

We bring you the area's largest local network, so coverage is always there when your team needs it, where they need it.







## We put people first so they can count on care that meets their needs

Plenty of health plans say it – but at Univera Healthcare, we show it in everything we do. It starts with comprehensive programs that address all aspects of wellbeing, including care management and disease management programs for:

- ✓ Diabetes
- ✓ Pharmacy utilization
- ✓ Behavioral health
- ✓ Chronic kidney disease
- ✓ Oncology
- ✓ Cardiac conditions
- ✓ High-cost claimants
- ✓ And more

We rely on referrals, direct member outreach, sophisticated data analytics, and coordination with providers, to tailor our approach to each member's specific needs – performing a holistic assessment to develop a care plan that's unique to them. And we focus on proactive and preventive care, encouraging members to use their plan to stay ahead of issues.

That way, members stay invested in their health, set goals, and take steps to manage their conditions and overall wellness, which drives higher overall member satisfaction.

An average  
baseline cost  
savings of



**\$1,500**  
**per engagement\***

### Members that engage in care management/disease management see:



decrease in  
ER visits\*\*



decrease in  
inpatient admissions\*\*



decrease  
in readmissions\*\*



decrease in preventable  
inpatient admissions\*\*





**94%** member satisfaction with care management programs\*\*

## People come first: member spotlight

### Success built on the right support

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#### The setting:

**Tom and Joanne\* were driving over an hour from their home every other week so Tom could undergo chemotherapy treatments.** They wanted to receive chemo disconnect services at home to eliminate one of these trips, but Joanne was having difficulty navigating the homecare orders process at Tom's oncology infusion center.

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#### The solution:

**A Univera Healthcare Case Manager contacted Tom's oncology office on his behalf and located a homecare agency that was prepared to handle his chemotherapy disconnect.** They also worked with Utilization Management staff to ensure orders were obtained correctly and on time, so they could be approved prior to his upcoming appointment.

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#### The results:

**Tom was able to receive his chemotherapy at home with no issues,** saving him a long trip and the need to take time off from work and coaching. Both Tom and Joanne are grateful for the support and the ability to maintain a more normal routine during treatment.

\* Member names have been changed.

\*\* 2023 Health Plan data

2

## We make service simple so everyone can get the most from their health insurance

While strong benefits and great provider relationships are a must, adding real value to health plans requires taking it a step further. That's why everyone who engages with Univera Healthcare can count on service at a high standard.

Members trust us to help them understand their benefits, show them how and where to use them, and answer questions quickly and clearly.

**Employers trust us to deliver transparency, consistency, and operational excellence at every point, including claims processing that minimizes frustrations and maximizes savings:**

**29  
million**

claims processed  
in 2023  
(~1.2 million processed  
through automation)\*

**99.9%  
of claims**

processed within  
30 days\*

**\$140  
million**

prepay savings  
annually\*

**\$135  
million**

postpay savings  
annually\*

98%

We're here right away,  
**closing more than 98%** of  
all customer care inquiries  
within 10 days.\*\*



## Great service drives great employer group results

How do we know that our more seamless approach to support makes a difference? Because we hear about it from the people we work with every day.



### 2023 Employer Group Satisfaction:

Pair it all with our dedicated concierge service team, and it's clear why groups that work with us tend to love us.



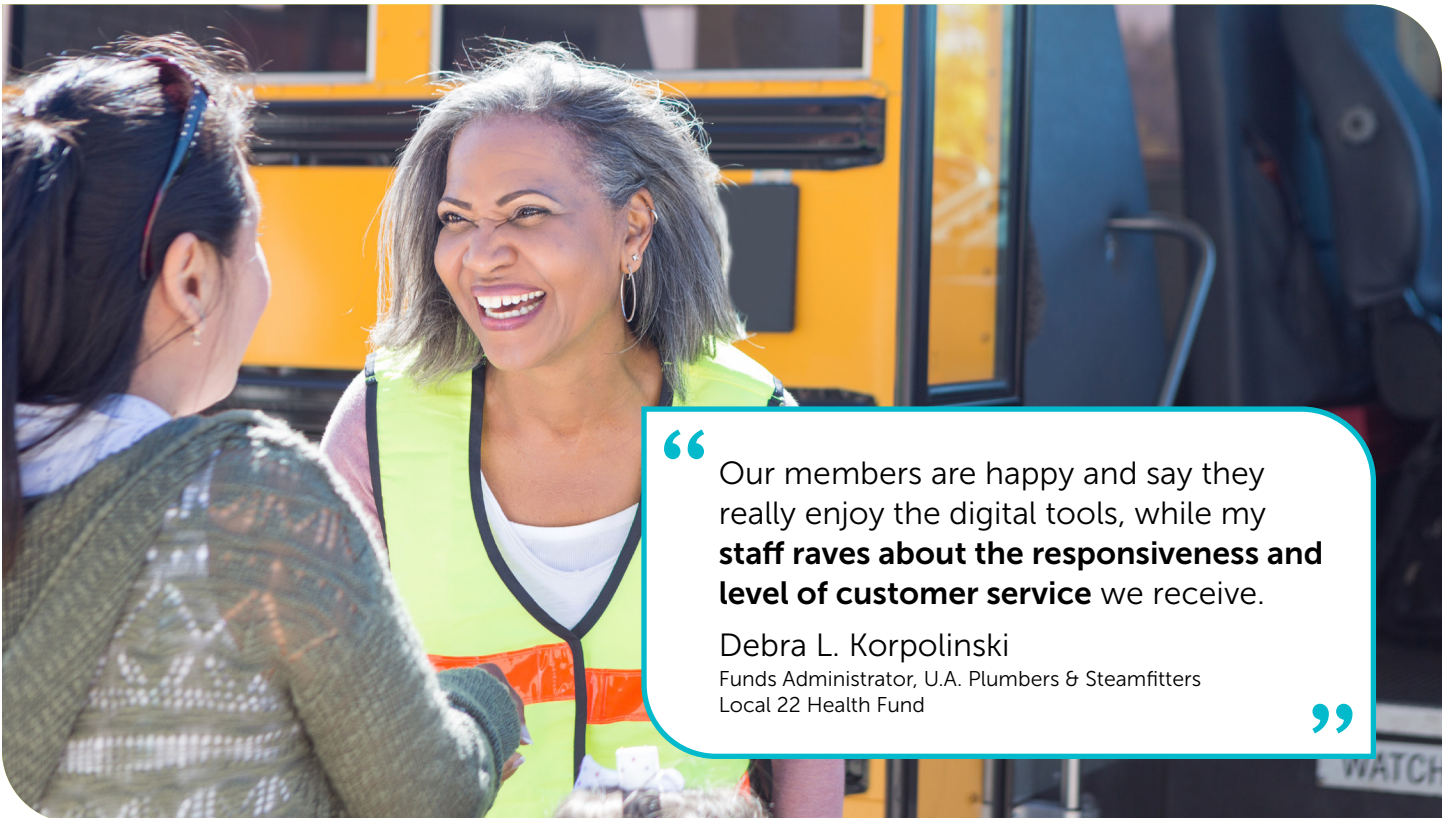
ease of doing business\*



claims processing\*



enrollment\*



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Our members are happy and say they really enjoy the digital tools, while my **staff raves about the responsiveness and level of customer service** we receive.

Debra L. Korpolinski

Funds Administrator, U.A. Plumbers & Steamfitters  
Local 22 Health Fund

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## We take our network to another level so the right care is always close by

We're proud to offer the largest local network in Western New York.<sup>2</sup> But the benefits reach far beyond. It's the peace of mind that comes with knowing you have access to hospitals, doctors, nurses, and more across your home region – all 39 counties of it.



Within 39 Upstate New York counties, **more than 99% of all physicians** participate with us<sup>3</sup>



**100% of major local hospitals** participate with us



We have **direct contract relationships** with providers in select **neighboring Pennsylvania counties**



MultiPlan network offers access to **1.4 million providers** nationwide



### It goes beyond in-person visits too:

- MDLIVE® telemedicine for 24/7 access to both physical and behavioral health care
- Vori Health Virtual Physical Therapy for musculoskeletal (MSK) conditions<sup>4</sup>

<sup>1</sup> Health Plan data, mid/large employers (>100 contracts)

<sup>2</sup> Largest local network with no access fees or claims fees, compared to WNY-based health plans

<sup>3</sup> 2023 Health Plan data

<sup>4</sup> Embedded for Fully Insured groups, Buy-up for Self-Funded group

### 2023 Employer Group Satisfaction:



satisfaction with the network<sup>1</sup>



## Accountable Cost and Quality Agreements

Univera Healthcare also works with providers to improve care through Accountable Cost and Quality Agreements (ACQAs). These agreements compensate providers for the quality and efficiency of care they provide – not the quantity.

The result is lower costs and better outcomes for Western New Yorkers. Providers engaged in ACQAs achieved<sup>1</sup>:

**> \$2 lower**

PMPM cost for members affiliated with an ACQA provider compared to members who are not affiliated with an ACQA provider

**\$116.8 million**

savings through clinical initiatives (2019-2022)

**\$35.8 million**

savings through pharmacy initiatives (2019-2022)

**12% fewer**

ER visits, resulting in an annual savings of \$2.7 million last year<sup>2</sup>

**100% of ACQA providers**

outperformed non-ACQA providers in key quality measures

<sup>1</sup> 2022 Health Plan data

<sup>2</sup> For members affiliated with an ACQA provider compared to members not affiliated with an ACQA provider











## Why Univera Healthcare? We're right here for a reason.

It's our mission to help people in our community live healthier and more secure lives through access to high-quality, affordable health care. Everything we do and every decision we make starts with that mission in mind.

**For us, community means Western New York.** And nobody knows it like we do – because we're Western New Yorkers ourselves.

It's why so many area employers trust us to care for their teams and, ultimately, their businesses. Because we're right here building relationships with more area doctors and hospitals. We're right here with innovative tools and data to help drive member and population health. We're right here with partnerships that help control costs and improve quality. **We're Right here. For you.**





Right here.  
For you.

**Visit [UniveraForBusiness.com](https://UniveraForBusiness.com)**  
to see the difference for yourself.

MDLIVE is an independent company, offering telehealth services in the Univera Healthcare service area.  
Vori Health is an independent company that offers virtual musculoskeletal (back, neck, and joint) health care and physical therapy services to Univera Healthcare members.

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