



## A simpler employee experience that helps reduce the total cost of care



Half of U.S. adults have trouble affording health care costs and 40% have delayed or gone without medical care in the last year due to costs.<sup>1</sup> To help employees pay for certain health care costs and encourage them to use quality care, we offer Care Cash<sup>®</sup>. This preloaded debit card can be used for UnitedHealthcare Premium<sup>®</sup> primary care and specialist provider visits\* as well as network primary care provider visits, 24/7 Virtual Visits, urgent care visits, outpatient behavioral health visits and lab visits.

### Helping to remove barriers to care

Through Care Cash, employees may:

- ✓ **Save money** – Care Cash helps them pay their portion\*\* of certain eligible health care costs
- ✓ **Stay healthier** – Care Cash helps them consider quality care and may help reduce delays in getting care
- ✓ **Take ownership of their health** – Care Cash is designed to educate employees on how to use their benefits effectively

\*Tier 1 medical plans should look for network primary care providers and specialists (not Premium Care Physicians). Care Cash medical plan eligibility must be maintained.

\*\*Cost sharing (copays, deductibles and coinsurance).

\*\*\*Care Cash medical plan eligibility must be maintained.

continued

### Spending power

Care Cash is designed to give employees:

**\$200**

for the year for individual coverage, or

**\$500**

for family coverage

The card is reloadable, with any remaining balance rolling over each year toward a \$2,000 max.\*\*\*

**United  
Healthcare**

## Engaging employees to help drive positive health behaviors

Care Cash is available to all employees, not just those who are high utilizers of health care. Care Cash may help employees make more informed health care decisions, which may lead to lower costs.



### 70+%

used their Care Cash card for Premium Care Physician visits, which may lower their total costs by 7.5%<sup>2</sup>



### 7 out of 10

of the first 30% of employees who registered for Care Cash activated their card<sup>3</sup>



### \$1,000–\$1,500

average savings per 24/7 Virtual Visit when an employee shifts from an ER visit<sup>4</sup>



### Expect to hear positive feedback like...

I'm very happy with and thankful for the Care Cash card/program. It has allowed me to pay for medical care that I otherwise wouldn't have had the available funds to be able to pay for at the time.

[Learn more](#)

Contact your UnitedHealthcare representative

# United Healthcare

<sup>1</sup> KFF.org. Americans' Challenges with Health Care Costs. [kff.org/health-costs/issue-brief/americans-challenges-with-health-care-costs/](https://www.kff.org/health-costs/issue-brief/americans-challenges-with-health-care-costs/). July 14, 2022.

<sup>2</sup> 2021 UnitedHealthcare Network (Par) Commercial Claims Analysis for 172 markets. Rates are based on historical information and are not a guarantee of future outcomes.

<sup>3</sup> Book of Business, October 2020 through March 31, 2023.

<sup>4</sup> Average allowed expense for UnitedHealthcare Non-Emergent with no ambulance code, subtracting a 24/7 Virtual Visit expense of \$49. Figures are for all E&I (FI and ASO) for Q4 2021 through Q3 2022.

Care Cash provides a pre-loaded debit card which can be used for certain health care expenses. If the card is used for ineligible 213(d) expenses, individuals may incur tax obligations and should consult an appropriate tax professional to determine if they have such obligations. The information provided in connection with Care Cash is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional to determine what may be right for them.

24/7 Virtual Visits is a service available with a Designated Virtual Network Provider via video, or audio-only where permitted under state law. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

The UnitedHealth Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at [myuhc.com](https://myuhc.com)®. You should always visit [myuhc.com](https://myuhc.com) for the most current information. **Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician.** Please visit [myuhc.com](https://myuhc.com) for detailed program information and methodologies.

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