



Unlocking the power of health care data to boost benefit engagement

Using data analysis to inform targeted communications may help employers tailor their benefits strategy, for better member experiences and lower costs.



Personalized experiences, tailored communications and opportunities to connect with programs and services that match one's unique life stage and circumstances – these are the expectations people have in nearly every interaction, from online shopping to streaming. So why shouldn't health care be just as seamless and customized?

Data can help make that a reality, and, in health care, there is no shortage. In fact, about 30% of the world's data is generated through the health care industry alone.¹

That includes the interactions of more than 30M members in the U.S. who are served by the UnitedHealthcare commercial business.² And with one of the world's largest databases of private health care data, second only to the Centers for Medicare and Medicaid Services, UnitedHealthcare is uniquely positioned to identify opportunities to drive engagement and more effective health care utilization within an employer's population.

"At UnitedHealthcare, our data analysis provides insights that power everything – from how we engage with consumers, to how our Advocates determine if members have social drivers

of health (SDOH) that need addressing, to how providers can make better decisions at the point of care," states Craig Kurtzweil, chief data & analytics officer for UnitedHealthcare Employer & Individual.

This data can be a game-changer for employers looking to build health plans that fit a wide variety of employee needs, such as those with **multigenerational workforces** or those dealing with challenges that are unique to their group population, such as a high prevalence of chronic conditions or inappropriate **site of care** utilization. In these cases, UnitedHealthcare uses advanced analytics to help identify patterns in how members or different segments of members are accessing and engaging with the health system to create more personalized member experiences.

With visibility into the hundreds of millions of interactions that its members have within the health care system, UnitedHealthcare has the wealth of data required to help employees more effectively and efficiently navigate the system.

Identifying opportunities to drive more effective health care utilization

While an employer's population might seem healthy at first glance, a closer examination of different segments may reveal targeted opportunities for engagement. Kurtzweil points out that by breaking down the data by site of care utilization, generation or condition prevalence, employers can uncover specific areas where intervention may be needed.

For example, UnitedHealthcare identified a group of employees at one company who were struggling to manage their type 2 diabetes. A deeper analysis of their utilization patterns revealed that, despite the availability of quality and cost-efficient providers in the area, many employees weren't accessing these services. The reason? Their work schedules made it nearly impossible to schedule appointments during regular business hours, Kurtzweil explains.

To address this, UnitedHealthcare organized on-site events where employees could talk with providers about their diagnosis. This hands-on approach helped employees better adhere to their treatment plans, such as taking their medication consistently.

Data and predictive analytics can also uncover non-medical, community-level factors that impact overall health and well-being. In fact, 55% of health outcomes are influenced by SDOH, such as living and working conditions, and health-related social needs like food security, housing stability and access to transportation.

"Claims data provides a detailed snapshot of medical, pharmacy and behavioral health issues, but there are external factors that can significantly affect an employee's overall health," Kurtzweil notes.

In one case, an employer noticed a high rate of unnecessary ER visits. The UnitedHealthcare data analytics team discovered that many employees lived and worked in a high-crime area, which made them hesitant to visit local primary care providers. To tackle this issue, the employer introduced an on-site nurse to handle less complex health issues and promoted virtual health and digital services.

By understanding the individual drivers of high utilization, engagement and costs within their population, employers can collaborate with their brokers, consultants and carriers to develop personalized outreach strategies.

To this end, UnitedHealthcare also developed the Health Activation Index® (HAI®) score. This tool evaluates member choices and behaviors to help employers understand where there may be opportunities to better engage and drive more optimal member decision-making.*

The idea is that the more engaged employees and their families are, the more likely they are to make informed health care decisions, which may lead to better health outcomes and lower costs for both the employees and the employer.

"Without the ability to pinpoint precise opportunities, employers may spread their solutions across broad populations and lose the personalization that shows they care about their employees."

Craig Kurtzweil

Chief Data & Analytics Officer
UnitedHealthcare Employer & Individual



Reaching employees with timely and personalized messaging

While a broad communications and engagement strategy can be useful for addressing general trends, data-driven, personalized messaging often delivers better results when targeting specific employee groups.

For example, digital channels like email and mobile apps may resonate more with Millennial employees than traditional mailers. Similarly, if data reveals low benefit utilization among lower-income workers, emphasizing **benefits available at little or no additional cost** – such as routine checkups – may encourage proactive health behaviors, instead of waiting for more urgent health issues to develop.

To implement these targeted interventions, employers can work closely with their benefits team to develop and deploy population-specific engagement strategies, communication plans, and, for larger organizations, custom health activation materials.

“We leverage the power of our data to understand each member’s unique health care journey and help employers translate that knowledge into actionable steps that improve health outcomes for their employees,” explains Kelley Thomes Ries, vice president of member experience and engagement for UnitedHealthcare Employer & Individual.

This targeted approach not only improves health outcomes but also maximizes resource efficiency and enhances overall workforce well-being.

Check out this ebook
for best practices for engaging employees

4 steps to effective data-driven communications strategies

UnitedHealthcare sends member communications based on broad trends and uses a 4-step approach to identify opportunities for more targeted engagement:

1

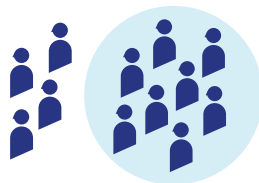
Gather data



Understand the makeup of an employer’s group population, including demographic information such as age, gender, income level, location, job type and more.

2

Identify patterns



Leverage claims data and gaps in care analyses to identify potential patterns that are impacting that employer’s total group population.

3

Segment population



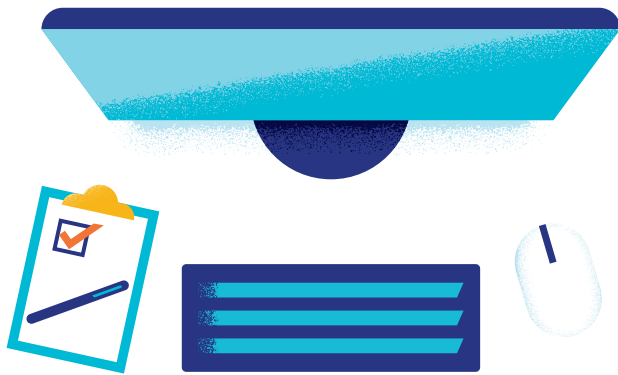
Layer that data against available demographic information to help understand whether those patterns are affiliated with certain segments of the member population.

4

Outreach and measure



Align those sub-population segments with communication platforms that can meet those members where they are, motivate engagement and encourage intended behaviors.



“There’s more than enough data in health care. What we do is filter it all down and craft the right message in order for employers to act upon it—it’s part science, part art and one of the key competencies we have in the market.”

Craig Kurtzweil

Chief Data & Analytics Officer
UnitedHealthcare Employer & Individual

**Learn how UnitedHealthcare is delivering
a better member experience >**

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*The UnitedHealthcare Health Activation Index® (HAI®) tool is a proprietary methodology that analyzes and ranks 110M+ choices for 14M+ UnitedHealthcare members. These choices are consolidated in an HAI score, providing an individual assessment of the optimal percentage of health choices.

¹ Greene, L. How healthcare data technology is leveraged by leaders. Arcadia, Sept. 6, 2023. Available: <https://arcadia.io/resources/healthcare-data-technology>. Accessed: June 26, 2025.

² UnitedHealth Group Q1 2025 Earnings Release. Available: <https://www.unitedhealthgroup.com/content/dam/UHG/PDF/investors/2025/UNH-Reports-Q1-2025-Results-Revises-Full-Year-Guidance.pdf>.

These case studies are true but identifying characteristics have been changed to preserve confidentiality. Savings for enrolled members are case specific. Results will vary based on client specific demographics and plan design.

Advocate services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through Advocate services is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Advocate services are not an insurance program and may be discontinued at any time.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings.

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