



Speed and convenience drive health care satisfaction

The future of health care is convenient, fast and digital. For employers, the question isn't whether to embrace it, but how quickly.

In today's fast-paced world, consumers expect instant access to everything from groceries to entertainment. Health care is no exception.

Recent studies show that convenience and speed to care have emerged as primary drivers of member satisfaction, fundamentally reshaping how employees evaluate and engage with their health benefits. For instance, one study found that 49% of health care consumers wait an average of 1 to 3 weeks for an appointment with a primary care provider (PCP) and up to 3 months for an appointment with a specialist.¹

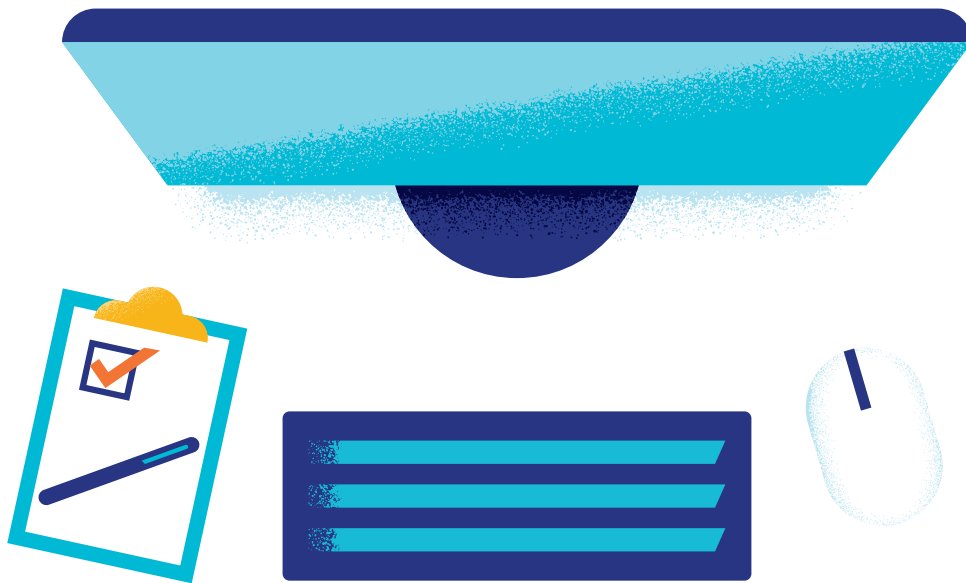
Convenience is so important to a growing share of health care consumers that about 25% of those surveyed said they are willing to switch providers in order to access more convenient care options, such as virtual care.² In other words, to offer meaningful benefits that resonate with employees, employers need carriers that prioritize accessibility and efficiency.



“We’ve made significant advancements in our digital tools and services to deliver more choice and convenience, making it easier for members to navigate the health system and get care when and where they need it.”

Samantha Baker

Chief Growth Officer
UnitedHealthcare Employer & Individual



The accessibility imperative

Traditional health care delivery models, with more limited office hours and geographic constraints, no longer meet the needs of today's workforce. Employees juggle demanding schedules, caregiving responsibilities and the expectation of work-life balance. When accessing health care feels like an obstacle course, satisfaction may plummet and health outcomes can likewise suffer.

Progressive employers are responding by expanding care accessibility across 3 key dimensions: on-site care, convenient nearby options and comprehensive digital health offerings.

On-site clinics can bring primary care, preventive services and wellness programs directly to the workplace, eliminating commute time and reducing absenteeism.

Meanwhile, strategically located urgent care centers provide nearby alternatives for employees who need immediate attention outside traditional office hours.

However, the most transformative shift has occurred in the digital realm. Virtual care has evolved from a **pandemic** necessity to a fixture of modern health care delivery, offering convenience that employees now consider indispensable. Additionally, other virtual and digital health solutions are giving employees and their families expanded access to support, whether that's educational resources, self-guided programs or on-demand consultations with board-certified physicians. Not only is this eliminating wait times altogether in many instances, but it's also shifting utilization and reducing the cost of care for those managing lower-severity issues.

Employers can choose to integrate these offerings into their health plan or work with a carrier that **enables members to purchase the offerings that meet their individual needs**. In some cases, employers may offer a set amount of money that employees can use toward those purchases.



Case study spotlight: Bringing health and wellness closer to the workplace

A Kansas government agency launched a health and well-being program called "Road to Wellness" and established a near-site health center to create a healthier community and workplace.

[Read the case study](#) →

Speed to care: Where technology meets efficiency

Accessibility doesn't mean much if getting care still feels like navigating a maze of red tape. Speed to care has become equally critical, and technology is revolutionizing how quickly members and patients move through the health system.

Today's health care apps and websites enable employees to schedule appointments online at their convenience – no more playing phone tag during work hours. Digital pre-appointment check-ins from a smartphone help reduce waiting room time and streamline the in-person care experience. These seemingly small conveniences add up, helping to transform health care from a disruption into a manageable part of daily life.

Behind the scenes, **artificial intelligence (AI)** is accelerating care delivery in powerful ways. Members with simple questions don't have to waste time searching for answers when they have access to a generative chat messaging experience that can deliver benefits and coverage information in a conversational style, proactively anticipating member needs. For more complex matters, AI-assisted technology can help connect and route members to the appropriate support using natural language processing to identify a caller's needs.

Time spent searching and researching providers can also be a point of contention for members. Using technology to help **personalize and prioritize search results** based on quality criteria, the member's specific benefits and coverage, convenience and personal preferences can make that process less cumbersome and empower more informed care decisions.

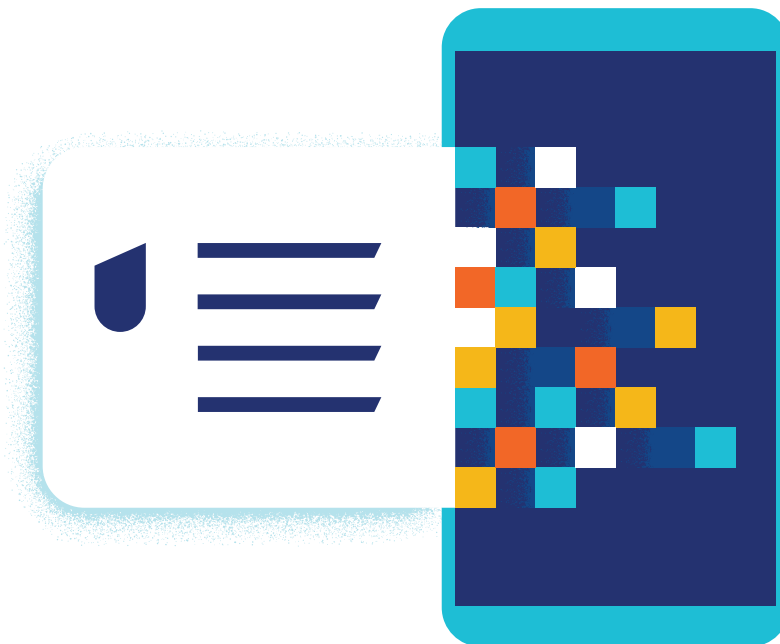
One of the biggest ways to speed up care is by **streamlining the prior authorization** process. Traditional requirements often cause frustrating delays between diagnosis and treatment – sometimes forcing employees to wait weeks for necessary care. Now, AI is helping accelerate the process by more quickly analyzing clinical information against coverage criteria, making it easier for providers and carriers to submit and approve claims. This acceleration not only improves satisfaction but can genuinely impact health outcomes by preventing treatment delays.

71M

calls to UnitedHealthcare Advocates were assisted by AI-enabled technology³

50%

reduction in clinical documentation review time via Optum Real AI-powered technology⁴



The employer advantage

For employers, investing in carriers like UnitedHealthcare that prioritize convenience and speed has the potential to deliver measurable returns. Reduced absenteeism is the most obvious benefit – when employees can access virtual care during lunch breaks or schedule appointments outside work hours, productivity losses may diminish. But the advantages extend much deeper.

Enhanced employee satisfaction with health care benefits drives retention in competitive labor markets. Employees who feel their employer provides exceptional health care access may be more engaged and loyal, reducing costly turnover. Additionally, faster access to preventive care and early intervention may help catch

health issues before they become expensive chronic conditions, ultimately helping to control long-term health care costs.

The administrative efficiency gains are equally significant. When benefits are integrated and vendors are better connected, HR may spend less time answering benefits questions and troubleshooting access issues. Automated processes and self-service tools may help free HR teams to focus on strategic priorities instead of putting out fires.

The future of health care is convenient, fast and digital. The question for employers isn't whether to embrace this transformation, but how quickly they can make it happen.



Learn how UnitedHealthcare is working to transform the future of health care >

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¹ Consumer experience in health care. Press Ganey, 2025. Available: <https://info.pressganey.com/e-books-research/cx-report>.

² The growing disconnect between virtual health availability and consumer demand. Deloitte, Oct. 16, 2024. Available: <https://www.deloitte.com/us/en/insights/industry/health-care/virtual-health-consumer-demand-and-availability.html>.

³ UnitedHealthcare book of business, November 2024.

⁴ UnitedHealth Group Health AI Toolkit: Making Health Care Work Smarter For Everyone, September 2025.

This case study is true. Savings calculated on book-of-business case rate savings for these programs. Savings for enrolled members are case specific. Results will vary based on client specific demographics and plan design.

Smart Choice is proprietary to UnitedHealthcare designed to provide members with greater personalization and choice with respect to the provider search experience that considers member preferences quality care, costs, accessibility and convenience. Smart Choice is intended as a guide when selecting care. Smart Choice may rely on personal data. We do not endorse any particular provider or guarantee quality. Scores are generated using artificial intelligence (AI). The AI may not always be error-free and could include incomplete or inaccurate information. Judgement should be used when selecting care.

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.

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.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.