



Trusted relationships as a driver of health plan value

Employers may be tempted to use cost as the main factor when choosing a carrier but doing so may undervalue the level of support and service a carrier provides.

Employers today are navigating a perfect storm of market pressures. From economic uncertainty to workforce shifts, challenges are mounting – and nowhere is this more evident than in the rising cost of employee benefits. With medical trend projections reaching record-breaking levels, many organizations are bracing for double-digit increases in health plan costs.

These cost increases are happening across the healthcare industry. Every carrier is grappling with the same inflationary pressures, provider negotiations and utilization surges. It may be tempting for brokers, consultants and employers to compare carriers based solely on price. Yet, plugging numbers into a spreadsheet and choosing the lowest bid misses a critical piece of the value carriers can offer.

What those spreadsheets don't show is the human element: the service, the strategy, the trust. And that's where UnitedHealthcare account and client management teams make all the difference.

“We’re the quarterbacks for the overall service experience at UnitedHealthcare. We’re passionate about our members, our clients and the brokers who choose to work with us.”

Lori Henderson

Account Management Director
UnitedHealthcare Employer & Individual

“We switched to UnitedHealthcare a few years ago. I didn’t realize what we were missing. It was a breath of fresh air knowing I can call up anybody on that team and they’re going to take my question and run with it and get answers as soon as possible.”

Chief Financial Officer
Architecture and engineering firm



continued

United
Healthcare®

The power of trusted relationships

UnitedHealthcare account teams deliver strategic support that goes beyond being standard service reps. They're problem-solvers and trusted advisors who help employers navigate complexity, resolve issues quickly and build benefits strategies that work for their business and their people.

As Caitlin McCormick, account management vice president for UnitedHealthcare Employer & Individual, explains: "In today's difficult climate, we're not just here to say the sky is falling. We're here to say, 'Here are X-number of solutions you can implement to make a difference.' That feels empowering to our teams and to our customers."

This proactive, solution-oriented mindset is what sets UnitedHealthcare apart. Whether it's helping employers understand cost drivers through **advanced analytics**, introducing **new types of plans or products** like Surest® or helping them through tough renewal conversations, account management teams can help bring clarity and confidence to the table.

Plus, the level of service and support provided by UnitedHealthcare account teams are built to scale. From small businesses to large municipalities or geographically diverse organizations, UnitedHealthcare is able to adapt to meet the needs of each client and their employees. Strategic account or client executives, dedicated service account managers, field account managers and Advocates – where appropriate – work together to deliver a seamless experience for clients and their employees and covered family members.

Backed by the **combined capabilities of UnitedHealth Group**, Optum and UnitedHealthcare, account teams have access to a full suite of products, solutions and resources that are difficult to match.

What to look for in an account management team

When evaluating carriers, it's essential to look beyond the products and pricing. Instead, employers should ask: What does my account management team bring to the table? How do they show up when it matters most?

Here are 4 qualities that define a high-value account management team – and how UnitedHealthcare delivers on each:

- 1 Expertise and experience
- 2 Resources and flexibility
- 3 Compassion and culture
- 4 Responsiveness and advocacy



1 Expertise and experience

UnitedHealthcare account and client management teams tend to be highly tenured and locally rooted, with national scale and a vast amount of resources behind them. For instance, Marianne Randazzo, who leads account management for UnitedHealthcare Employer & Individual, has been with the organization for over 30 years. “Nothing moves the dial without trust,” she says. “Employers value the ability of their account management teams to deliver solutions that are the right fit and a value-add for their employees.”

These teams serve hundreds of thousands of employers across industries and geographies, backed by enterprise-wide data and clinical insights that help inform smarter decisions. Their depth of experience means they understand the nuances of local markets, the complexities of national organizations and the levers employers can pull to optimize their plans.

“We help members become educated consumers,” explains Jean McGann, account management vice president for UnitedHealthcare Employer & Individual. “We promote tools and resources like the **UnitedHealthcare® app** to simplify the experience and reduce barriers to self-service.” This may lead to fewer questions for an employer’s HR team and more satisfied employees who can access the support they need without unnecessary hurdles.

2 Resources and flexibility

As part of a broader enterprise, UnitedHealthcare account and client management teams have access to a wide array of products, services and internal experts. This enables them to think outside the box and find creative solutions when needed.

Margaret Toffoli, account management director for UnitedHealthcare Employer & Individual, put it simply: “There’s really no reason to give a hard no to a challenge. If we can’t do exactly what’s asked, we’ll find a solution to help solve the problem.”

Margaret recounted one instance where a member who was undergoing cancer treatment faced a pharmacy issue late on a Friday. Her team mobilized across departments, found the right contacts at the hospital, coordinated with Optum and ensured the medication was approved and delivered the next day.

From pharmacy coordination to benefit exceptions, UnitedHealthcare teams work across departments and time zones to get things done – and done right. This enterprise-wide agility allows support teams to provide personalized service, escalate issues quickly and deliver results that may lead to more satisfied clients and employees.

This solutions-oriented mindset also shows up in the structuring of benefits packages. For example, if a UnitedHealthcare product isn’t the right fit, account and client management teams can look within the Optum portfolio or even consider vendors available through **UHC Hub™**.

The breadth and depth of offerings within UnitedHealth Group allow for greater flexibility, fewer contracts to manage, streamlined processes and systems, more robust reporting and a more centralized account team – which may save HR teams time, money and resources.

In one case, a client was struggling to explain rising costs to its finance team. UnitedHealthcare dug into the data and identified key drivers – such as increased spend on specialty medications and flu-related medical costs – and offered actionable recommendations, including specific clinical programs and a preventive care campaign. Without **integrated pharmacy and medical data**, those insights may have been harder to uncover.



3 Compassion and culture

Health care is incredibly personal, and emotions can quickly become heightened as a result. Whether it's a member facing a cancer diagnosis or an employer dealing with a rise in high-cost claims, showing up with empathy and urgency matters.

Marianne shared a story about a family involved in a serious car accident over the holidays. Several family members needed immediate medical care. UnitedHealthcare rallied – coordinating care across states and mobilizing community services. “The number of people who helped that family – who left their own families over the holidays – was just incredible.”

This level of compassion is what Marianne, Caitlin, Jean and Margaret believe sets UnitedHealthcare apart. And they emphasized that the goal is for this mindset to be present in every interaction – not just those that are escalated to their teams.

In fact, compassion and relationship-building are core to UnitedHealth Group's culture. These values unite the more than 400K people working every day to help people live healthier lives and help make the health system work better for everyone.

4 Responsiveness and advocacy

In a complex system like health care, things can go wrong. But how a carrier responds may be the difference-maker. Eadie Gatti, senior field account manager for UnitedHealthcare Employer & Individual, recalls a situation where a senior executive for one of her clients was battling a cancer diagnosis and needed a bone marrow transplant. His oncologist was out-of-network, and his out-of-pocket costs were mounting. Eadie researched a solution and enrolled the member in UnitedHealthcare Cancer Resource Services, which included his oncologist's facility as a Center of Excellence (COE) – converting his care to network status and helping avoid delays or appeals.

But Eadie didn't stop there. “I continue to monitor his transplant claims to ensure they are being processed correctly,” she says. “He now has my direct contact information in case he needs anything else.”

This level of responsiveness helps build trust and keep clients coming back, because they can feel confident that their employees' needs are being taken care of. It also reinforces that UnitedHealthcare is not just a health insurance company – it's a company that cares.

“As we support our clients and their employees through the complex health system, we make them feel like they are our top priority, because they are,” says Lori. “We're the traffic controllers. We serve as both the face and voice of UnitedHealthcare, directing and defining the customer experience.”

“The relationship with UnitedHealthcare has been one that has offered us just an overall trust that we can depend on when our employees have an issue. We're not just a number. They're looking out for the best interest of our team members and providing that value. That relationship is everything.”

Human Resources Director
Automotive company





A team employers can trust

In today's environment, employers need more than a carrier. They need a team they can trust – people who bring deep expertise and experience, flexible resources and a commitment to solving problems with compassion and urgency.

“At UnitedHealthcare, we’re driven by passion and empathy for the people, the clients we serve, every single stakeholder, broker and consultant we work with, the leaders that make difficult decisions. No carrier is perfect; however, we’re committed to giving our best — 100% every single day.”

Lori Henderson

Account Management Director
UnitedHealthcare Employer & Individual

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with UnitedHealthcare >**

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These case studies are true. Customer and member experiences are case specific. Results will vary based on client specific demographics and plan design. Outcomes are not guaranteed.

The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

Cancer Support Program is a program, not insurance. Availability may vary on a location-by-location basis and is subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. Please check with your UnitedHealthcare representative.

The Centers of Excellence (COE) program providers and medical centers are independent contractors who render care and treatment to health plan members. The COE program does not provide direct health care services or practice medicine, and the COE providers and medical centers are solely responsible for medical judgments and related treatments. The COE program is not liable for any act or omission, including negligence, committed by any independent contracted health care professional or medical center.

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