



Drive benefit engagement with actionable insights

UnitedHealthcare helps employers move from static reporting to data-driven insights that support more personalized benefits engagement.



A robust benefits package can only make an impact if employees understand what is available to them, know when to use it and receive information in a way that resonates with them. Without that connection, valuable benefits may go unused, which can contribute to lower engagement, delayed care and higher costs.

Data can help close that gap, but only when it moves beyond reactive reporting. By identifying patterns across utilization, demographics, care needs and engagement behaviors, employers may better understand what employees need and how to reach them more effectively. This data can be especially valuable for employers looking to build health plans that fit a wide variety of employee needs, including those with **multigenerational workforces** or those dealing with challenges that are unique to their population, such as a high prevalence of **chronic conditions** or inappropriate **site of care** utilization.

That is where health care analytics can play an important role. With access to broad health care data, including insights from hundreds of millions of member interactions across the health system, and a long history of using predictive analytics, UnitedHealthcare is uniquely positioned to help move beyond static reporting. Today, more advanced AI capabilities are building on that foundation, helping turn broad data signals into more actionable insights and more personalized experiences that can better connect members with relevant information, programs and support.

Leading the way in AI

UnitedHealth Group was ranked

#1 in Health Care

on Fortune's 2025 "AIQ 50" list, which evaluates how companies are using AI¹

“There is a big difference between reporting and insight. Reporting tells an employer what happened. Insight helps them understand what to do next. UnitedHealthcare has the depth of data and analytics expertise to help employers move beyond the numbers and identify actions that can make benefits more relevant and effective.”

Craig Kurtzweil

Chief Data & Analytics Officer
UnitedHealthcare Employer & Individual

Using data to uncover hidden barriers to care

While a workforce might seem healthy at first glance, a closer examination of different segments may reveal targeted opportunities for engagement. Craig Kurtzweil, chief data and analytics officer for UnitedHealthcare Employer & Individual, points out that by breaking down 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 diagnoses. 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, up to 55% of health outcomes may be influenced by social drivers of health (SDOH), such as living and working conditions, as well as health-related social needs like food security, housing stability and access to transportation.²

"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 **emergency room (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.

The **UnitedHealthcare Health Activation Index®** (HAI®) score, a proprietary tool that evaluates member choices and behaviors, works to help UnitedHealthcare clients understand where there may be opportunities to better engage employees and their families. Kurtzweil explains that HAI helps simplify dozens of disconnected metrics into a more actionable view that employers can track over time.

That matters because the more engaged employees and their families are, the more likely they may be to make informed health care decisions, connect with relevant clinical programs, choose more appropriate sites of care and take steps that can support better health outcomes and lower costs.



Insights that lead to action

While a broad communications and engagement strategy can be useful for addressing general trends, data-driven, personalized messaging often delivers greater value when it helps employers take specific action for specific employee groups.

For example, digital channels like mobile apps and email may resonate more with some employee populations than traditional mailers. 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 rather than waiting until more urgent issues develop. And when **digital tools** help members find answers, compare options or connect with the right support, they may also help shift behavior in ways that improve the overall member experience.

To implement targeted employee interventions, employers can work closely with their benefits team, broker, consultant or carrier to develop and deploy population-specific engagement strategies, communication plans and, for larger organizations, custom health activation materials. The goal is not simply to share data but to help employers understand where to focus, which members may need support and what actions could help create a better experience.

As a result, employers can provide employees with a clearer, more relevant path to better health outcomes, more appropriate utilization and greater value from their benefits investment.

How UnitedHealthcare can help turn data into targeted engagement

1

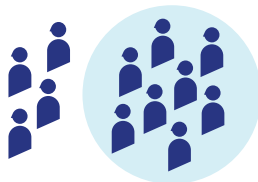
Understand the population



UnitedHealthcare reviews the employer's group population across demographics, utilization patterns, care needs, engagement behaviors and other available data to identify where support may be needed.

2

Identify meaningful opportunities



Claims data, gaps-in-care analyses and engagement insights can help reveal where employees may be experiencing barriers, underusing benefits or choosing higher-cost care settings.

3

Build targeted engagement strategies



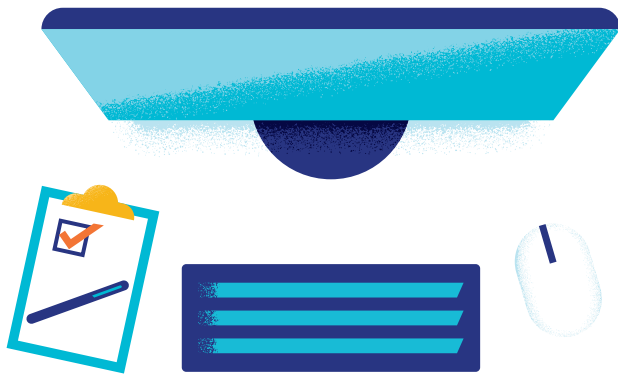
UnitedHealthcare works with employers, brokers and consultants to prioritize opportunities and determine which groups may benefit from more personalized outreach, education or support.

4

Activate and measure



Using analytics and AI-enabled capabilities, UnitedHealthcare can help align subpopulation segments with communication platforms that meet employees where they are. These capabilities can help connect members with relevant benefits or programs and measure whether those actions improve engagement and the member experience.



“When members engage with their health plan, we can start to see opportunities to shift behavior — helping guide them toward clinical programs, more appropriate sites of care and support that fits where they are in their health journey.”

Craig Kurtzweil

Chief Data & Analytics Officer
UnitedHealthcare Employer & Individual

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

**United
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¹ Fortune AIQ 50 ranking. Available: <https://fortune.com/ranking/aiq/>. Polling was conducted from Aug. 29 to Sept. 19, 2025. FORTUNE is a registered trademark of Time, Inc. FORTUNE and Time Inc. are not affiliated with, and do not endorse products or services of UnitedHealth Group.

² Bhavnani, Suresh K., Zhang, Weibin, et al. medRxiv, Aug. 11, 2023. Subtyping Social Determinants of Health in All of Us: Network Analysis and Visualization Approach. Available: <https://pmc.ncbi.nlm.nih.gov/articles/PMC10459353/>. Accessed Aug. 21, 2026. 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.

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.

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