



Human support for the health care moments that count

See how UnitedHealthcare WholePath Advocacy solutions combine compassionate experts and data to simplify care experiences and support better outcomes.

Employees may have access to strong benefits and still face challenges understanding what's covered, where to go for care or how to resolve claims and billing questions. That uncertainty can add stress at moments when people need clear answers most. In fact, 36% of consumers felt unsure about what their insurance would cover, pointing to the need for simpler guidance and more personalized support.¹ Without that, employees may delay care, choose care that does not fit their needs or miss programs and resources already available to them.

That's where advocacy can make a meaningful difference, combining human connection with tools and insights that help simplify the experience.

At UnitedHealthcare, every member has access to trained, compassionate Advocates who can step in and step up wherever they are in their health care journey. UnitedHealthcare WholePath Advocacy solutions bring together medical, **specialty, pharmacy, behavioral health** and **clinical resources** to help address an individual's **whole-person health** needs in real time or even proactively, rather than treating each issue or question episodically.

The personalized and proactive support that UnitedHealthcare Advocates provide can turn challenging or stressful situations into meaningful moments that drive more satisfying health care experiences, better health outcomes and lower costs for employers and employees.



Advocacy in action: Support after an unexpected bill

After treatment for early-stage breast cancer, Sarah, a UnitedHealthcare member, received an unexpected bill she didn't understand and called a UnitedHealthcare Advocate for support. The Advocate discovered the radiology provider had billed Sarah inaccurately and helped lower Sarah's final bill.

"I was grateful to have health insurance distilled down to an interaction between me and another human being who really cared about me receiving the help that I needed," said Sarah.



[Watch Sarah's story →](#)

Enabling smarter, more proactive navigation

In a complex health system, connected information can help create clearer paths forward. UnitedHealthcare brings together people, data, digital tools and AI to help make each member interaction more informed, whether that starts online through the **UnitedHealthcare® app** or by phone with an Advocate.

This includes anticipating and flagging potential health risks and needs based on a member's claims activity or patterns identified through similar claims histories. It can also include working behind the scenes to assist Advocates with real-time information and transcriptions, allowing them to focus on their conversations and provide more relevant, timely and accurate support to members.

For example, WholePath Advocacy uses an omni-channel approach, consisting of emails, texts and calls, to reach out to members at key points in their health care journey. Outreach may be triggered by specific events, such as when an out-of-network provider performs an eligibility check, a member approaches a therapy benefit limit or receives a prior authorization denial (for those with Enhanced Advocacy models). These timely touchpoints can help members better understand their options, avoid cost surprises and enroll in relevant care management or clinical programs when appropriate.

Sarah's experience shows how that connected support can make a confusing health care moment feel more manageable. After receiving an unexpected bill, she called a UnitedHealthcare Advocate who helped investigate what happened. "I was grateful that I was being treated as a human being," Sarah said.

Whether a member starts a chat with Avery, the AI companion available through the UnitedHealthcare app or **myuhc.com®**, or calls an Advocate directly, the experience is designed to feel seamless. If Avery identifies that a member may need additional support, the conversation can be routed with relevant context, helping reduce the need for members to repeat their story and allowing Advocates to pick up where the interaction left off.

During chats or calls with members, Advocates are also assisted by their own version of Avery that helps listen to and understand member questions and surfaces relevant information in the moment. Access to timely data and intelligent recommendations is helping make these conversations more meaningful and efficient so that members walk away understanding their next-best actions.

The result is not just faster interactions but also more informed, personal experiences that can help employees and their families feel supported and satisfied with their benefits.

94%

post-call member satisfaction²

84%

acceptance rate of program referrals²



Leading with compassion and expertise

What makes interactions with Advocates especially meaningful to members is knowing there is someone who cares and seeks to understand their unique situation and needs. That's because health care is deeply personal. When someone is managing a new diagnosis, recovering from a hospital stay, caring for a child with special needs or trying to make sense of a complex condition, members need more than a quick answer. They need trained experts who can listen, build trust and help support them with care and compassion.

"Advocacy is about meeting members in moments that can feel complex, stressful or uncertain," says Rebecca Madsen, chief executive officer of Advocacy for UnitedHealthcare Employer & Individual. "By combining compassionate support with the right tools and insights, we can help Advocates support members with the information and resources they need."

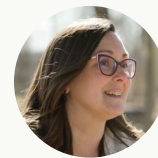
That is why UnitedHealthcare Advocates are more than customer service representatives. They are champions for members, helping them feel heard, understood and supported as individuals. Depending on their needs, members may be connected with specialized Advocates, including:

- **Benefits Advocates**, who provide plan and coverage expertise
- **Health Advocates**, who provide claims expertise
- **Nurse Advocates**, who provide health and clinical education, decision support and expertise as licensed registered nurses (RNs)
- **Pharmacy Specialists**, who provide end-to-end service related to pharmacy benefits, including formulary support, lower-cost alternative recommendations, home delivery and claims and benefits management
- **Mental Well-being Specialists**, who provide expertise on behavioral health provider selection, benefits explanation and the sensitive handling of mental health needs

Access to a multidisciplinary team of experts who can look across a member's benefits becomes even more critical when employees or covered dependents are facing more complex needs, which tend to require more touchpoints across the health system and more opportunities for confusion, delays or missed support. In fact, these members have 7 times the medical spend and 3 times as many medical claims.³ That's where **Super Advocates**, for those in Enhanced Advocacy models, can provide more focused support and help with long-term escalations for those navigating more complex health issues.

Dedicated **Care Advisors**, who are available across all Advocacy models, can also make a meaningful difference for these employees and families. Through programs like Special Needs Initiative (SNI), Diagnostic Odyssey and Complex Care Concierge (C3), Care Advisors serve as a consistent single point of contact for members or their dependents to help coordinate care, remove barriers and support more personalized, high-touch health needs.

"Because of the Diagnostic Odyssey program, I now have a much better handle on everything as a whole and how to go about taking care of myself better. It's a game changer and I am so thankful for it."



[Watch Amber's story →](#)

UnitedHealthcare member who received support via the Diagnostic Odyssey program

Up to
2-4%

in medical cost savings for employers with Enhanced Advocacy models⁴

“The relationship that gets built between a family advisor and a family is tremendous.”

Parent of child with special needs who received support via SNI

“I find, when you’re going through something really rough, that it really matters to have someone who will choose to view you as a person instead of as a diagnosis or as a case.”

Sarah, a UnitedHealthcare member who received support understanding an unexpected bill



For employers, that kind of support can help create a benefits experience that feels more human. When employees feel their health plan sees and supports them as individuals, it can also shape how they feel about the employer who made that support available. And for employers who invest in Enhanced Advocacy solutions, that experience may help drive higher plan satisfaction, improved health outcomes, lower costs and greater insights to help more actively support employees on their path to better health.

Learn how UnitedHealthcare is delivering a better member experience >



¹ Pollitz, K., et al. KFF Survey of Consumer Experiences with Health Insurance. KFF, June 15, 2023. Available: <https://www.kff.org/affordable-care-act/kff-survey-of-consumer-experiences-with-health-insurance/>. Accessed July 20, 2026.

² UnitedHealthcare Advocacy performance reporting, 2025.

³ UnitedHealthcare SNI & C3 eligible membership compared to rest of non-eligible membership 2023.

⁴ 2022-2023 UnitedHealthcare employer study analysis of 617 customers migrating from Core Advocacy in 2022 to Enhanced Advocacy confirmed the estimated savings that were reported in an early study (2019-2020). Analysis completed on a continuous medical enrollment basis. Medical costs risk adjusted for age and gender. Value impact based on comparing clients by the adoption platform features vs. not (e.g., Enhanced vs. Core Advocacy).

This service 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 the program 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. The program is not an insurance program and may be discontinued at any time. Additionally, if there is any difference between this information and your coverage documents (Summary Plan Description, Schedule of Benefits, and any attached Riders and/or Amendments), your coverage documents govern.

Avery is an AI companion that uses generative artificial intelligence to provide general information and educational assistance. Avery's responses may be incomplete or inaccurate and should not be relied upon as error-free. Avery is provided for informational purposes only and does not constitute medical advice, professional advice, a benefit determination, a guarantee of coverage, a referral, or an authorization for health care services. Avery is not a substitute for the advice or judgment of your health care provider or other qualified professionals. Coverage and benefits are subject to the terms, conditions, limitations, and exclusions of your applicable health plan.

Actual member results. Individual results may vary. Health outcomes 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.

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.