



The power of a primary care connection

PCPs can make the health system feel less daunting, helping employees in employer-sponsored plans make smarter, lower-cost care choices.

Primary care providers (PCPs) are the coaches of the health care system. “PCPs have the broadest scope of the field. They call the shots,” says Dr. Gerald Hautman, National Accounts chief medical officer for UnitedHealthcare Employer & Individual. In that role, a PCP doesn’t just treat illness; they also support an employee through the full spectrum of care – from **routine prevention** to **complex chronic disease management** and referrals to specialists.

Yet despite the central importance of that relationship, many Americans don’t have a relationship with a PCP. One estimate revealed that more than 100M Americans lacked one.¹ The issue hits younger adults harder: 29% of those aged 18 to 29 do not currently have a PCP, and many are turning to urgent care when nonemergent health issues arise.² And of those who do have a primary doctor, less than half – just 47% – had a checkup in the past year.²

The provider workforce pipeline compounds the challenge. A 2025 analysis found that the country’s roughly 321,000 PCPs could deliver just over 1B visits against a demand of 1.2B visits.³ In other words, millions of people have primary care needs that are not fully met due to provider availability.³ For employers, these gaps can translate directly into higher costs and poorer health outcomes among their employees. And that’s why working with a carrier that has a robust network of primary care providers and is continually looking at opportunities to invest and expand the pipeline of future health care professionals is key to supporting employee health.

Why the PCP relationship is important

Research establishing the value of a consistent PCP relationship is extensive, and it’s growing more compelling by the year. A landmark study from the Journal of the American Medical Association (JAMA) found that Americans who engaged with a PCP received notably higher-value care and reported significantly better health care experiences than those without one.⁴

Among UnitedHealthcare members specifically, PCP engagement has been linked to improved health care decision-making. In fact, those who engaged with their PCP experienced a **Health Activation Index® (HAI®)** score 10 points higher than those who didn’t.⁵ The HAI proprietary tool is the way UnitedHealthcare measures whether members are making optimal health care choices and taking positive actions regarding their health.



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PCPs provide preventive care that pays off

For employees, annual preventive care visits are often a no-cost opportunity to get ahead of health issues – covered at \$0 out-of-pocket under most plans. Yet the opportunity is going largely untapped: Only 17% of employees plan to complete their annual physical in 2026, and 32.1% of health plan members still have no PCP at all.⁶

Tight schedules and limited appointments lead many employees to skip preventive care – but employers are well positioned to change that by encouraging employees to make it a priority.⁷ UnitedHealthcare members already demonstrate strong engagement with PCPs and preventive care, with 52% of members having connected with their PCP in the last 24 months and 72% of covered adults having completed a wellness visit in 2025.⁵

The difference in employee health outcomes between engaged and nonengaged populations is striking: Those enrolled in a robust preventive care program experienced a medical trend of -1.3% versus +8% for employees with no preventive care, along with 25.6% fewer ER visits and 34.7% fewer inpatient admissions.⁸

For employers, those healthier employees translate directly into financial returns. A survey found that preventive health programs deliver a 3.6x ROI, with each engaged employee contributing an average of \$359 in combined health care and productivity savings per year.⁹

“When members have a primary care physician, they tend to have a lower cost of care,” Hautman says. “And our research demonstrates that members who have a PCP have a better experience because they’re able to navigate a complex health care system a little more easily.”

PCPs act as care coordinators, especially for those with complex or chronic conditions

For employees living with or at risk for chronic conditions, or for those who are facing complex or unfamiliar health situations, a trusted PCP can be one of the most important assets they have. When a provider knows an employee’s history, risk factors and lifestyle, they may be able to catch problems early, adjust treatment plans proactively and help employees avoid the kind of severe health events that disrupt work and life.

Beyond supporting employees through acute issues, a PCP can help them become more engaged and invested in their health and well-being – through education, preventive care and referrals to relevant resources that support healthier lifestyles.

For example, employees with an established PCP are far less likely to end up in the ER for issues that could have been handled in a more appropriate – and far less costly – setting. UnitedHealthcare claims data confirms meaningfully different decision-making and utilization patterns between members with an established PCP relationship and those without.⁵

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National Accounts Chief Medical Officer
UnitedHealthcare Employer & Individual



Strategies for employers

The evidence is clear: Encouraging employees to establish and maintain a relationship with a PCP may be among the highest-return strategies available in employer-sponsored health benefits. Here are several practical steps that may help employees connect with a PCP and participate in preventive care:



Communicate early and often

Many employees, especially younger workers,¹ are unaware of the value of a PCP relationship or that preventive visits are covered at no cost under most plans. Males are also less inclined to see a PCP.² Benefits communications that target these populations and clearly explain the connection between PCP engagement and personal health and financial outcomes can meaningfully shift behavior.



Reduce access barriers

Highlighting virtual care options, offering a broad network of PCPs and working with a carrier that has tools to connect employees with quality providers can make primary care feel more accessible.



Design benefits to incentivize primary care

Employers may want to offer plans that encourage or even require employees to establish a regular PCP. Offering rewards for seeing a PCP and completing annual preventive care visits may also help foster better behaviors and more positive care experiences.



Target high-risk employees with additional support

For employees with chronic conditions or elevated health risks, care management resources paired with a primary care relationship may generate the largest returns.



Measure and track PCP engagement as a health plan metric

Employers who treat PCP connection rates as a driver of smarter health care utilization are better positioned to demonstrate ROI to leadership.

Learn how UnitedHealthcare is delivering a better member experience >

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¹ Closing the Primary Care Gap. National Association of Community Health Centers, February 2023. Available: https://www.nachc.org/wp-content/uploads/2023/06/Closing-the-Primary-Care-Gap_Full-Report_2023_digital-final.pdf. Accessed July 28, 2026.

² Ohio State survey finds 3 in 10 young adults don't have a doctor; if they do, most don't see them. The Ohio State University: Wexner Medical Center, June 29, 2026. Available: <https://wexnermedical.osu.edu/mediaroom/pressreleaselisting/primary-care-101>. Accessed Aug. 3, 2026.

³ Primary Care Gap to Shrink by 2050, but Persist: McKinsey. Becker's Hospital Review, May 26, 2026. Available: <https://www.beckershospitalreview.com/workforce/primary-care-gap-to-shrink-by-2050-but-persist-mckinsey/>. Accessed Aug. 3, 2026.

⁴ Chung, Y.; Petterson, S.; et al. Primary Care Physician Continuity Is a Consistent Measure Associated with Lower Costs and Hospitalizations. The Journal of the American Board of Family Medicine, Jan. 2026. Available: <https://www.jabfm.org/content/early/2026/01/02/jabfm.2025.250056R1>. Accessed Aug. 3, 2026.

⁵ UnitedHealthcare internal data, August 2026.

⁶ State of Employee Benefits 2026 Preview: Key Insights on Three Cost Drivers. Benefitfocus, March 27, 2026. Available: <https://www.benefitfocus.com/resources/report/state-employee-benefits-report-2026>. Accessed Aug. 3, 2026.

⁷ Hafner, Lee. How cultivating employee-PCP relationships improves health, reduces costs. Employee Benefit News, July 28, 2026. Available: <https://www.benefitnews.com/news/how-cultivating-employee-pcp-relationships-improves-health-reduces-costs>.

⁸ White Paper: Can Increasing Adult Preventive Care Reduce Costs and Lower Medical Trend? EHE Health, June 1, 2026. Available: https://ehe.health/wp-content/uploads/2024/06/WP_4_Can-Increasing-Adult-Preventive-Care-Reduce-Costs-and-Lower-Medical-Trend.pdf. Accessed Aug. 3, 2026.

⁹ New FitOn Health and Havarti Risk Data shows Preventive Care Reduces Healthcare Costs. FitOn Health, July 28, 2025. Available: <https://www.fitonhealth.com/blog/employers-can-save-millions-new-fiton-health-and-havarti-risk-data-shows-preventive-care-reduces-healthcare-costs>. Accessed Aug. 27, 2026.

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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