

Health Savings Accounts

A healthier prognosis for employers

Over the past few years, health savings accounts (HSAs) have emerged as the latest and potentially greatest remedy to the annual double-digit increases in health care expenses. They also could be the best retirement investment option available for plan members as the funds and earnings are never taxed as long as they are spent on health care.*

HSAs are similar to 401(k) plans in that they allow plan members to save money tax-free toward medical costs as long as they are enrolled in a high deductible health plan (HDHP).

*State tax laws vary

Relief for employers

HSAs offer payroll tax relief and are a great way for employers to provide attractive benefits while reducing the burden of benefits costs on their businesses. Employers will notice immediate relief simply from the implementation of a higher deductible. The higher deductible, in conjunction with the savings incentive of the HSA, will spark a behavioral change in plan members. They are encouraged to be more prudent in their health care spending habits and live healthier lives.

An HSA program is also easy for self-funded employers to implement as it is a total turnkey product. We handle the claim administration and health management, while an HSA custodian administers the financial services.

Through our comprehensive product offering, we save companies additional time and money by acting as the single

employee communications, enrollment meeting facilitation and coordination of member services. We can also provide limited purpose FSA plans for members contributing to an HSA.

Care management

Changing medical purchasing behavior is one of the key objectives of any successful consumer-driven program. UMR can help employers do just that through a care management product offering that includes our highly regarded disease management program and health and wellness services.

We start by conducting health risk assessments of all plan members to make sure everyone receives the services that best meet their individual health needs. Once those needs are identified, employers can count on their members receiving the attention and quality assistance of nationally recognized services, such as URAC-accredited disease management, case management and utilization management programs.

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- As of Jan.1 2010, 10 million people were enrolled in qualified high-deductible health plans, a 25% increase in one year. *
- One of the reasons is the appetite for reducing medical costs, both from an employer and member perspective.
- HSAs encourage consumerism by giving members more education and greater control over their health care spending.
- HSAs help members form a direct relationship between their health and their wealth.

*Source: ahipresearch.org



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Consumer Concierge option

For members to get the most out of their consumer-driven health plan, it helps to have a thorough understanding of all the program features, benefits and services. That's where our specially trained Consumer Concierge comes in. Acting as the member's advocate, this individual provides service and assistance, beginning at pre-enrollment and continuing throughout the life of the plan.

The Consumer Concierge can assist members in a variety of key areas, including:

- Understanding consumer account balances, contributions and other basics
- Exploring online benefit information, decision-making tools and health education resources available at www.umar.com

- Searching for in-network physicians and hospitals that best meet member needs
- Estimating treatment costs, including drug alternatives

The Consumer Concierge can help members get more involved in their health care and make more educated medical decisions, thereby reducing medical costs. Please note, this service must be purchased in conjunction with a consumer-driven product.

Informational tools

UMR offers a variety of print and online materials to assist plan members in shopping for high quality, affordable health care options. We also provide effective reporting tools so employers know exactly how their benefit dollars are spent.

Find out more

To learn more about what our HSA program can do for you, please contact your UMR sales representative or account manager.

The screenshot shows the 'Healthcare Advisor' website. At the top, there is a navigation bar with links: Start | Health Topics | Hospitals | Drugs | Treatment Costs | Tools & Resources | Exit. Below this, the page is divided into several sections:

- Health Topics:** A list of various health conditions such as Accidents and Injuries, Adolescent Health, Allergies and Asthma, Bone, Joint and Muscle, Brain and Nervous System, Cancer, Children's Health (Pediatrics), Diabetes, Digestive/Gastroenterology, Ear, Nose and Throat, Endocrine, Nutritional and Metabolic, Eye, Geriatric (Elderly) Health, Gynecology (Female Reproductive System), Heart and Circulatory System, Kidney and Urinary Tract, Maternal and Childbirth, Men's Health, Mental Health, Pain Management, Respiratory, Pulmonary and Lung, Skin/Dermatology, Thyroid Diseases, Transplants, and Women's Health.
- Search the Healthcare Advisor:** A search box with a 'Search' button.
- Hospitals:** A section titled 'Find and Compare Hospitals' with a sub-heading 'Search for hospitals in your area. Research their experience with specific Procedures or other Types of Care.'
- Drugs:** A section titled 'Compare and Profile Drugs by Condition' with a sub-heading 'Research and compare drug treatment options for selected conditions. Compare drugs side-by-side. Research drugs used to treat a number of commonly occurring conditions, from acne to ulcers.' It also includes sub-sections for 'Profile a Specific Drug' and 'Check Drug Interactions'.
- Treatment Costs:** A section titled 'Estimate Treatment Costs' with a sub-heading 'Get estimated costs for specific services, tests, physician visits, and medications.'
- Tools & Resources:** A section titled 'Questions to Ask Your Doctor' with a sub-heading 'Be prepared to discuss your situation with your healthcare provider.'



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