
Caregiver:

The Business Case for Caregiving

March 21, 2016



Caregiver Opportunity

Big Opportunity



- There are 34 million family members caring for someone 50+ in the US today.
- An estimated 17% of American workers are caregivers – a \$34b productivity problem for employers.
- Caregiving can be expensive ... with the average annual out-of-pocket costs for caregivers being well in-excess of \$5,500.

Growing Market



- The number of Americans aged 65+ will double over the coming years—to over 70 million by 2030.
- Costs to care for an aging loved one are only expected to increase.
- The number of available caregivers is projected to significantly decrease.

UHC Right in the Middle!



- UHC is in the middle with caregivers in our channels as well as family caregivers calling on our members' behalf when they need help.
- Within our 46 Million members across UHC channels it is estimated that nearly 20% are caregivers = nearly 9 million family caregivers.
- M & R, as an example: 17% of our MA members have an Auth Rep—this is directly reflected in our MA call center.

Caregiving in the U.S. 2015. National Alliance for Caregiving and AARP, June 2015.

MetLife Mature Market Institute and the National Alliance for Caregiving, "The MetLife Caregiving Cost Study: Productivity Losses to U.S. Business," 2006.

UnitedHealth Group: Internal Company Information, December, 2015.

Why We Need to Pay Attention

- Family caregivers provide an estimated \$470b of unpaid care annually
- Family caregivers provide 80%+ of the care for persons with long-term chronic conditions/disabilities (LTC)
- Almost half (46%) of family caregivers in a recent survey performed medical/nursing tasks for care recipients with multiple chronic physical and/or cognitive conditions. These include:
 - Managing and giving multiple medications including oral, IV and injectable meds (78%)
 - Coordinating care (53%)
 - Wound care (35%)
- 60% of medication errors occur during times of transitions such as hospital to home. Poor transitions lead to longer hospital stays, wrong diagnoses, more readmissions, and increased costs.

The only two people consistent across all care settings are patients and their family caregivers

Home Alone: Family Caregivers Providing Complex Chronic Care. AARP Public Policy Institute. October, 2012.

Valuing the Invaluable 2015 Update: Undeniable Progress, but Big Gaps Remain. AARP Public Policy Institute. July, 2015.

Value to the Organization



**IMPROVE
HEALTH OUTCOMES**



**REDUCE
MEDICAL COSTS**



**REVENUE
STREAM**



**REPUTATIONAL
VALUE**

How We Serve...

- Through Customer Service Support
- Through Clinical Programs
- Through Education
- Through a variety of Products
 - **Solutions for Caregiver (case management)**
 - Our flagship Caregiver offering
 - Available to 1m+ members
 - **Solutions for Caregivers (portal)**
 - UHCforCaregivers.com
 - Available to 1m+ members
 - Guidance, education, resources—and a marketplace of discounted products and services
- *“Caregiving” as a designated domain for Innovation—continue to evolve how we best serve family caregivers!*



Solutions for Caregivers

Supporting caregivers with experienced care planning and coordination services.