

United 2020

Dr. Efrem Castillo

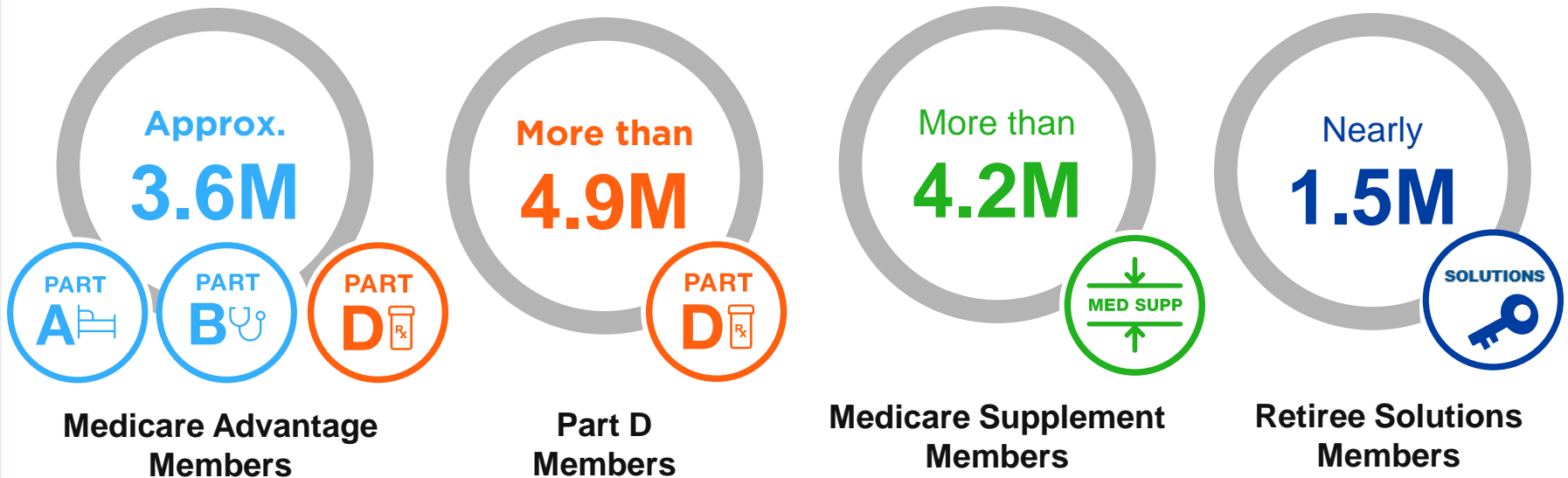
Chief Medical Officer

UnitedHealthcare Medicare & Retirement



Serving More Seniors

UnitedHealthcare Medicare & Retirement is the largest business dedicated to the health and well-being needs of seniors and other Medicare beneficiaries.



The Evolution of Our Star Ratings



UnitedHealthcare **continues to improve**
Medicare Advantage Star Ratings, with an estimated:

80%

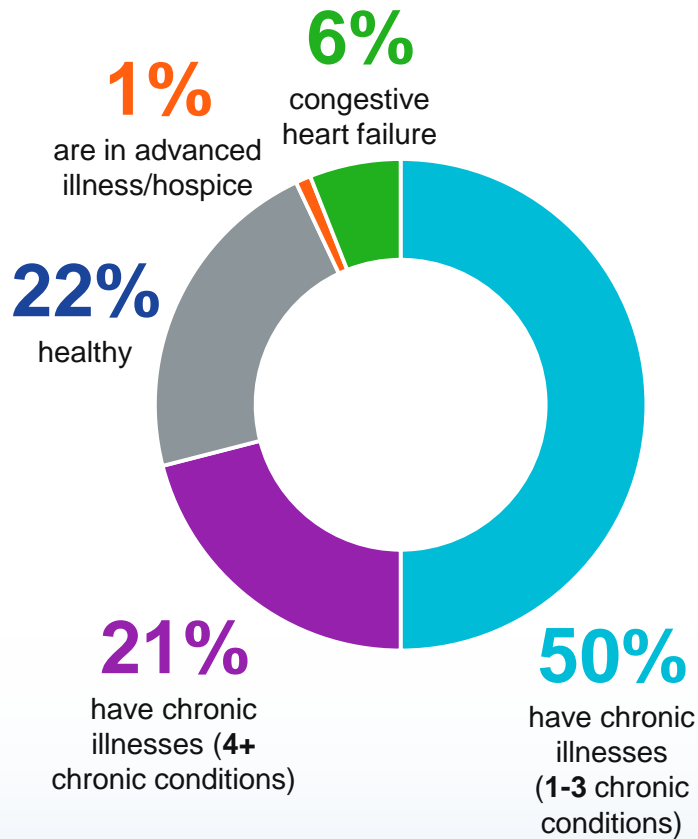
2017
Payment Year

85%

2018
Payment Year

members in plans rated **4 Stars or higher**

Getting to Know Our Members



More than
80%
are homeowners



Spends more than
32%
of money on housing



15%
have less than
\$5,000 net worth



Spends more than
50% of time
watching television

Prescriptions and Our Members

▶ Seniors account for **13%** of the population but **34%** of all prescription use

▶ Members engage with their pharmacies more times than any other element in the health care system, averaging over **three** prescriptions filled per month

▶ **20%** of our membership struggle to take their prescribed medications to treat chronic conditions

▶ **67%** of seniors find it difficult to understand prescription drug information



What Our Members Tell us They Want

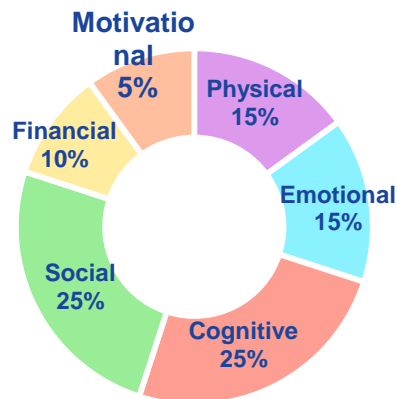


Consumers and the Journey

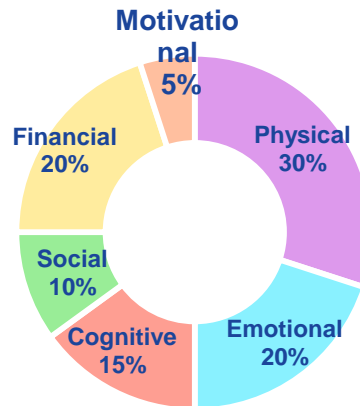


A consumers needs, life stage and health states fluctuate over time.

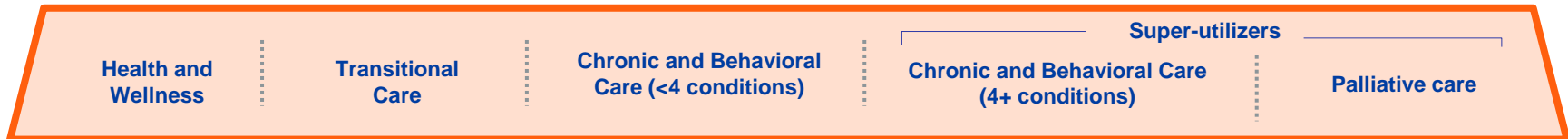
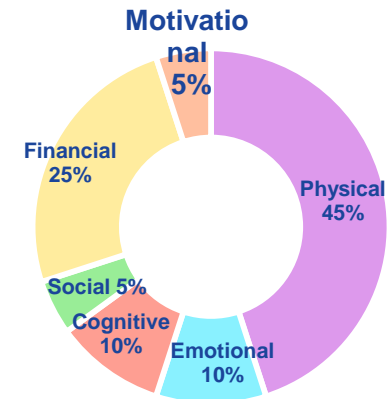
Generally Healthy



Acute Chronic Condition



Chronic Condition



Unmatched Expertise and Capabilities



Mission

Helping people live healthier lives and helping to make the health system work better for everyone.



Mission

Helping to make the health care system work better for everyone.

It's All About our Members

