



Incentivized Physician Engagement for Spouses

USI's strategy to incentivize spouses to engage with their primary care physician identifies undiagnosed and unmanaged members and improves spouses' health.

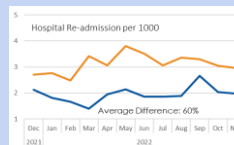
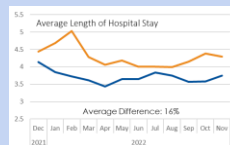
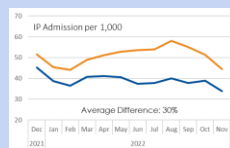
- Spouses typically account for 20% of the population but incur 30% of total healthcare claims
- Determine current physician engagement level through carrier and USI proprietary analytics tool
- Design financial incentives through plan and contribution structure to increase primary care utilization
- Use data to evaluate the program's effectiveness and provide future program direction

Impact and Benefits:

- Employees and benefits eligible spouses with active primary care relationships experience **40%** lower rate of ER services and **33%** lower inpatient admissions, resulting in an estimated **3-5%** reduction of total program cost
- With proper incentives, **60-90%** of participants establish active primary care relationship within 12 months

Preventive Care Reduced Healthcare Utilization

Utilization differences across 1 million adults who had a preventive office visit in the past 12 months and those who did not.



Preventive visit within last 12 months
No preventive visit within last 12 months

Low Cost, High Impact Cost Containment Strategy