

NEWS RELEASE



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(For immediate release)

UnitedHealth Group Seeks to Improve Health Outcomes For The Chronically Ill By Offering Incentives For Managing Their Health

Rewards for Action™ program provides personalized support, financial incentives and helps teach consumers how to maximize their health while living with chronic conditions

Minneapolis (April 26, 2006) – UnitedHealth Group (NYSE: UNH) has launched a new program that will help consumers better understand, manage and live with chronic illnesses. Rewards for Action™ combines personalized consumer health education with financial incentives that are tied to receiving screenings, treatment and other recommended care as a way to improve health outcomes and drive affordability for individuals living with certain chronic conditions.

Developed by UnitedHealth Group's Definity Health business, which specializes in consumer-focused health strategies, the new program will initially focus on chronic illnesses that touch a large portion of health care consumers – diabetes, asthma, heart disease and high blood pressure. Encouraging consumers to more actively manage their condition will also help strengthen patient-physician relationships.

“We are constantly looking for new ways to help improve the lives of people affected by these chronic conditions,” said Tomas Valdivia, MD, Chief Consumer Health Officer for Definity Health. “Providing individualized support and encouraging adherence to recommended treatment guidelines can help an individual living with illness have more symptom-free days, fewer hospitalizations and achieve better health.”

Traditionally, patients are often passive participants in managing their chronic condition. However, Rewards for Action teaches participants how to understand their illness by providing personally relevant information, interactive tools and financial incentives. Patients can then create customized management programs and make lifestyle changes necessary to improve their health.

According to UnitedHealth Group's own claims data, 70 percent of medical costs are generated by 7 percent of the consumers who have chronic illnesses, in part because individuals do not maintain all the necessary treatments for managing their condition. According to a New England Journal of Medicine report, only 55 percent of individuals with a chronic condition receive the appropriate recommended care.

Wells Fargo Pilot Sees Strong Enrollment

A group of UnitedHealth Group's Fortune 500 customers are currently piloting Rewards for Action, including Wells Fargo & Company. Wells Fargo was interested in the program – and built in financial incentives – as a way to ensure its chronically ill employees do not forgo prescribed care in an attempt to reduce out of pocket medical expenses.

Even as a pilot program, Rewards for Action is reporting a higher participation rate than traditional disease management programs among Wells Fargo employees; 25 percent of eligible plan participants enrolled in Rewards for Action, compared to 2 to 3 percent in traditional disease management programs.

“While taking care of oneself by getting necessary prescriptions and seeing a doctor on a regular schedule might appear expensive up front, we believe it will save our team members money in the end – and it will result in happier, healthier individuals,” said Sally Welborn, benefits manager at Wells Fargo. “Wells Fargo will reward team members who get the care they need for diabetes, coronary artery disease, asthma and high blood pressure so there are no financial barriers to obtaining the necessary care for their condition.”

Wells Fargo's financial incentives range from \$50 to \$150, with a maximum of \$500. In order to receive the incentives, employees must complete all the necessary program components, such as passing condition-specific tutorials, taking required prescriptions and receiving recommended care. The financial incentives, which are optional and determined by each employer, are provided in the form of credits deposited into an individual's health reimbursement account. The program will be expanded in January 2007 to address additional conditions and allow incentive reimbursement to a health savings account as well.

Definity's Growth Continues

As Definity Health continues to develop innovations like Rewards for Action, it is also expanding its consumer-driven health capabilities across UnitedHealth Group's broader business of 27 million medical benefits members. Leading these efforts are Definity veterans Michael Tarino, recently named CEO of Definity Health, and Tomás Valdivia, MD, MS, Definity's recently appointed President and Chief Health Consumer Officer. These two leaders are joined by Eric Haseman, a long time UnitedHealth Group executive, who was recently named Chief Operating Officer of Definity Health.

Together with Douglas C. Robinson, a former Deloitte consultant who now serves as Definity's President of Health Care Transformation, Tarino, Dr. Valdivia and Haseman will advance the company's efforts to improve health care quality and drive affordability by helping consumers make informed choices about their health and health spending. Previous Definity President Kyle Roling and founder Tony Miller both continue to work closely with UnitedHealth Group on new consumer strategies and innovation through new ventures funded by the company.

About UnitedHealth Group

UnitedHealth Group is a diversified health and well-being company dedicated to making health care work better. Headquartered in Minneapolis, Minn., UnitedHealth Group offers a broad spectrum of products and services through six operating businesses: UnitedHealthcare, Ovation, AmeriChoice, Uniprise, Specialized Care Services and Ingenix. Through its family of businesses, UnitedHealth Group serves approximately 70 million individuals nationwide.