Our Mission

We help people live healthier lives and help make the health system work better for everyone.
Health Benefits & Health Services

Helping people live healthier lives

Health care coverage and benefits:

- Employer & Individual
- Medicare & Retirement
- Community & State
- Military & Veterans
- Global

Helping make the health system work better for everyone

Information and technology-enabled health services:

- Technology solutions
- Pharmacy solutions
- Intelligence and decision support tools
- Health management and interventions
- Administrative and financial services
Our United Culture

Integrity
Compassion
Relationships
Innovation
Performance
Social Responsibility

1.1 M

volunteer hours
 donated by employees
 in 2015
Fast Facts

2016E Revenues

$182B+

FORTUNE WORLD’S MOST ADMIRED COMPANIES 2016

• Ranked No. 1 in Insurance and Managed Care

• Ranked No. 1 in its sector for Innovation

• Named to the Dow Jones Sustainability World Index

Projections as of 3rd quarter earnings release on October 18, 2016.

The projections, estimates, guidance and other statements in this presentation contain forward looking statements and we caution that actual results could differ materially from those in the forward looking statements due to the performance of the company and the factors, risks and uncertainties described in our current and periodic filings with the SEC that can be accessed through the Investor pages of our company website.
Fast Facts

Serving 133M individuals worldwide

Supported by a staff of >240,000 people, including ~18,500 physicians & nurses
Fast Facts

~$2.9B invested annually in technology & innovation
Optum: Market Leader

Providing services to:

~115M individuals

4 of 5 U.S. hospitals

>67K pharmacies

>100K physicians, practices & other health care facilities

~300 health plans
The Healthcare Challenge

A Big Mission: Fixing the Healthcare “System”
- Transformational - Not just Incremental - Innovation Required

What We Know
- Healthcare Will Be Disrupted
- We Can’t “Order” Innovation
- We **Can** Create an Environment Conducive to Innovation
  - Encourage Collaboration, Partnerships, Thought Sharing
  - Dispel Innovation Myths with Facts & Data
  - Provide Leadership, Data, Expertise

What We Don’t Know
- Who Will Do It and When
- Exactly What it Evolves Into
Trends with Opportunities

What Might Be Potential Game Changers?

• Consumer Engagement
  – Telehealth, Mobile, Retail Health

• Prevention and Self Care Strategies
  – Behavioral Health, Whole Health, Motivation

• Comprehensive Health – Social Determinants of Health

• New Mindsets – Thinking Differently
  – “Jobs to Be Done” vs Traditional Model

• Evolving Business Models
  – Move to Value vs FFS

• Non Sustainability
  – A Crisis can Motivate Change
Approaches

Guardrails

• Evolve the Culture – Culture Drives or Kills Innovation
• Plant a Lot of Seeds
  – The Future can’t be Known
  – Not “One” Process, Not “One” Innovation Organization
• Experiment
• Empathy for the Consumer
  – Avoid the “Shiny Object” syndrome
• Partner and Collaborate
  – “Nothing is Proprietary; if it’s good for the system, it’s good for us.”
  – Nobody can do this alone
Approaches

A Couple of Examples

• Innovation R&D
  – Many teams, many processes, many pilots

• Advanced Technology Collaborative
  – Block chain
  – IOT
  – AI, Machine Learning
  – Genomics
  – Cybersecurity

• Optum Labs
OptumLabs: Our partners and growing...
Challenges

A Couple of Examples

• Affordability, Affordability, Affordability
  – Must Drive Down Cost!

• Highly Regulated
  – Change can be Slow, Risky and Expensive
  – Telehealth: Glacial Adoption
  – Knowing What to do Doesn’t mean you can Just Do It
  – The Path Forward

• Highly Fragmented
  – Interoperability

• Highly Complex