



UnitedHealthcare Global



GlobalConnect

Addressing important topics, highlighting improvements
and providing updates relevant to your business

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Welcome

Welcome to our Q3 GlobalConnect newsletter, filled with the latest updates from across UnitedHealthcare Global.

As we approach the end of 2022 and look forward to the year ahead, we realise that we have gained remarkable insights, both from recent world events as well as clarity in ways to make the health care system work better for everyone. One priority is obvious: shifting from reactive to proactive care.

Proactive care anticipates ways to benefit both employees as well as companies, by lowering the cost of health care, reducing barriers to quality care, and improving health outcomes. In this issue of GlobalConnect, we will focus on some specific proactive steps that organisations can take:

- A look at cost-containment issues and opportunities
- Raising awareness of health issues and preventive choices via World Heart Day, World Mental Health Day, Menopause Month and Men's Health Awareness Month
- And within the World Heart Day article, you'll see details of a health management programme designed and staffed specifically for expatriate populations

As always, we look forward to sharing information of interest to our global partners, including introductions to team members as well as a South Africa country spotlight.

As your health care partner, I want to assure you that UnitedHealthcare Global is here to support you with key resources that will proactively support the health and wellbeing of your globally mobile populations.

Thank you for your continued support,



Janette Hiscock
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Managing how global populations access care: 5 cost-containment strategies

Managing how global populations access care: 5 cost-containment strategies

The last 2 years have had a significant effect on the health care industry and, looking forward, there are additional challenges on the horizon. The lasting impact of the pandemic and wider economic shocks are projected to drive up medical inflation at 6.5% in 2022.¹ As health care costs continue to rise, higher costs can trigger higher premiums and questions from clients regarding whether anything can be done to help control these costs.

At UnitedHealthcare Global, we want to help our clients understand some of the factors that can cause higher claims and medical costs, as well as what can be done to help members control their care costs. There are, in fact, 5 simple strategies to help support cost-containment efforts.

1. Choose in-network providers

An effective strategy for cost containment can be choosing in-network health care providers instead of out-of-network. Most in-network facilities will already have been assessed for clinical quality.

In-network utilisation can also help reduce the incidence of fraud, which has been estimated as roughly 6% of global health care spending.²

Fraudulent billing not only results in higher premiums and more-expensive services, but can also impact the quality of care patients receive. If members unknowingly use providers who engage in fraudulent services, they can be exposed to unnecessary and risky interventions, such as being prescribed a medication or undergoing surgery without medical necessity. This underlines the need to educate clients on choosing a plan that offers access to a network of vetted, quality health providers.

It is important that insurers review and assess their own network, as many providers offer identical services at varying costs. Keeping providers under consistent review will help insurers avoid selecting services from an unnecessarily costly provider, whilst maintaining quality of care their clients' employees.



2. Be prepared with preventive care

One of the easiest ways to manage costs in health care is for members to stay healthy. Maintaining a healthy lifestyle can help lower health risks and reduce the need for treatments of common conditions such as heart disease. It can even improve the efficacy of treatments for diseases which occur in one's future. Whilst it can be challenging for those with chronic or complex medical conditions, vaccinations and routine physical checks can help prevent health issues from developing or worsening.³

Prevention and thinking ahead is also important when employees are travelling abroad.

Travelers should speak to their doctor about alternative medical supplies in the event their medication is not approved for use in the country they are traveling to. They should be reminded to pack adequate medical supplies and consider the health care landscape in their new country to help avoid a costly emergency, such as running out of a medication which is not easily accessible. A comprehensive pre-assignment health assessment is a good way to help ensure that any health conditions which may require treatment are properly prepared for prior to deployment.

Another aspect of preventive care for employees working abroad is being ready with knowledge about the health care system at their destination and knowing how to stay safe in that environment to prevent injuries (for example with regards to road safety and security). Encouraging members to access health intelligence reports can improve their overall health literacy. By screening and identifying members based on their community-based needs, UnitedHealthcare Global's predictive models and data-guided approach also works to connect members to suitable local resources, wherever they are headed.⁴

3. Encouraging the appropriate level of care

One of the key factors attributed to rising medical costs is unnecessary care.⁵

This is when members seek inappropriate care compared to their needs or when providers over-prescribe treatments that may be medically unnecessary. Members should be encouraged to visit providers and medical facilities that are most appropriate for their medical situation. Visiting an emergency department for minor medical issues may increase treatment costs compared to more appropriate facilities.

Similarly, the provision of low-value or no-value care can also be physically and financially debilitating.⁶

When an illness or injury occurs, its severity must be properly identified, as this will inform the decision on the level of care needed. For example, using an urgent care center for an ailment such as an earache, rather than going to the emergency department, will save both time and money for

clients and their members. Ensuring that clients and their members are educated on the importance of different levels of care for different medical needs is an important tactic in overall cost-containment strategies.

4. Access clinical advice lines and support programmes

There are many organisations, services and helplines to aid self-management of minor illnesses. For those already living with an ongoing health condition, health management and employee assistance programme (EAP) can be a useful resource.

Support programmes help connect members with experts who are trained to help employees overcome medical and personal challenges. For example, UnitedHealthcare Global's EAP service through the My Wellbeing portal and Health Management Programme provide access to disease management, healthy living advice and mental health support services to allow members to take ownership of their own health.

5. Consider telemedicine

As consumers demand faster and more-affordable care, the integration of telemedicine and virtual health solutions are increasingly being seen as cost-effective solution in the market, particularly for those in remote areas or for globally mobile populations. Technology makes it possible to connect with employees in places which previously would have been inaccessible. These technologies can make health care available to an increasingly remote workforce.

Exacerbated by the global pandemic and chronic staff shortages,⁷ extended waiting times to see doctors and general practitioners are also contributing to rising health care costs. People who cannot find a way to take time off from work to see their doctor might skip appointments and treatments altogether. Again, telemedicine solutions may allow easier access to care, right when someone needs it.

Direct-to-consumer video or virtual doctor visits are now among the most in-demand telemedicine services, with numerous studies showing how this can lower the operational costs of providing care.⁸ Telemedicine services can help people better understand their own health, avoid higher claims costs and ultimately drive savings.

These cost-containment strategies are just a few ways for insurers, clients and members to work together to reduce medical costs for all. UnitedHealthcare Global's solutions are designed to help clients and their members access quality and cost-effective care around the world, and to help globally mobile populations thrive.

Sources:

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² <https://www.gscan.org/global-anti-fraud-resources/the-health-care-fraud-challenge/>

³ <https://www.nidirect.gov.uk/articles/medical-checks-and-staying-healthy>

⁴ <https://jamanetwork.com/journals/jama-health-forum/fullarticle/2788097>

⁵ <https://institute.global/policy/levelling-health-care-build-nhs-back-better>

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A heartfelt cause: 29 September is World Heart Day

With heart disease and strokes claiming 18.6 million lives per year, cardiovascular diseases (CVDs) are the leading cause of death around the world.¹ To encourage heart-smart choices, World Heart Day was created as an annual event celebrated on 29 September, driving awareness of cardiovascular-related diseases such as coronary heart disease and strokes.

A decade ago, the World Heart Federation convened world leaders to set an ambitious goal: to reduce the global mortality rate from non-communicable diseases (NCDs) by 25% by 2025.¹ This includes the more than 4 out of 5 CVD deaths caused by heart attacks and strokes² – heart disorders that can often be prevented by behavioural changes such as choosing a healthy diet and participating in regular physical activity.

For those who already have heart-related chronic conditions such as cardiac issues or high blood pressure, we recommend connecting with our **Health Management Programme**. It provides personal support for those living with chronic health conditions and offers direct access to a clinician who becomes familiar with a patient's case history to help manage challenges whilst working abroad.

This year, the World Heart Federation is asking everyone to participate in the World Heart Day Challenge by cycling, walking or running in a heart shape around your local area, recording the heart-shaped route on the online app Strava or in the form on the website.³ The goal is, of course, to have fun – but also to remind everyone that it only takes 30 minutes of moderate to intense physical activity, 5 days a week, to improve your health.⁴

Sources:

¹ <https://world-heart-federation.org/world-heart-day/about-whd/>

² https://www.who.int/health-topics/cardiovascular-diseases#tab=tab_1

³ <https://world-heart-federation.org/world-heart-day/get-involved/world-heart-day-challenge/>

⁴ <https://www.forbes.com/sites/carolinecastrillon/2021/09/19/how-to-be-truly-happy-at-work/?sh=4fd0def437df>



A global priority: Raising awareness through World Mental Health Day

As the world grapples with the ripple effects of the pandemic, one challenge within health care has come significantly to the forefront: the epidemic levels of mental health issues. Fully 90% of workers report that they have been affected by mental health challenges either personally or through family members or friends.¹

In response to the high level of need, and in the hopes of minimising the stigma associated with mental illness, the World Health Organisation has declared 10 October as World Mental Health Day, making mental health and wellbeing for all a global priority.² By joining in the effort to raise awareness around this crisis, employers and insurers can show their commitment to supporting employees, building loyalty and morale in the process.

Employees around the world have reported that whilst their jobs impact their mental health, societal pressures and conflicts play a part as well.³ According to a 2022 survey conducted by the American Psychological Association, the majority (81%) of survey respondents said that employers' support for mental health will be an important consideration when they look for work in the future – including 30% of workers who strongly agreed that employer support for mental health will factor into their future job decisions.⁴ At a time when employee satisfaction and retention is more important than ever, the investment in adequate mental health support is essential.

Initial reports indicate that global organisations are taking note of this need. The same survey conducted by the American Psychological Association (APA) also revealed that:

- 7 in 10 workers (71%) believe their employer is more concerned about the mental health of employees now than in the past
- 81% of individuals said they will be looking for workplaces that support mental health when they seek future job opportunities
- It is also important to employees that senior leaders make mental health a true priority in the workplace and lead with compassion and humility

Clearer paths forward for every journey

There's increasing evidence that the prevention of mental illness is possible through both general and targeted evidence-based interventions. UnitedHealthcare Global programmes, supported by our extensive network of providers, can help companies and their employees access preventive care, including immediate self-service opportunities such as:

- My Wellbeing: a digital health platform that lets people set and track wellness goals
- LiveWell: a resource that consolidates behavioural health resources, provider info and appointment scheduling in one place
- Optum® Financial Wellbeing by My Secure Advantage™*: integrated in the Employee Assistance Programme (EAP), Financial Wellbeing is designed to help employees improve their knowledge of financial fundamentals, better manage daily financial stresses and plan for their future – so they can be more productive and engaged at work
- Optum® Mindful Matters: an online tool designed to make mindfulness easy. Includes live daily sessions, games, meditation timer and virtual mindfulness concierge
- Or by accessing a mental health provider through the network of health care professionals

As more people learn about mental wellness, a new era of understanding about the illnesses and their treatments is coming to fruition. By taking advantage of World Mental Health Day as a starting point for openness and action, employers have a unique opportunity to embrace the holistic wellbeing of their companies – and for every employee within.

* Available October 2022.

Sources:

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² <https://wmhdofficial.com/>

³ https://wmhdofficial.com/wp-content/uploads/wmhd2022-toolkit_v02.pdf

⁴ <https://www.apa.org/pubs/reports/work-well-being/2022-mental-health-support>

Advancing the conversation about menopause

Menopausal women (women ages 50 to 64 years old) are increasingly represented in workforces around the world. They are the fastest growing group in the UK workplace,¹ plus there are 61 million women over the age of 50 in the U.S. workforce.² The Bureau of Labor Statistics predicts that by 2024, there will be twice as many working women over 55 than women ages 16–24.³ By supporting those going through the menopausal life stage, employers can employ best practices that make women feel prioritised and understood during a disruptive time of life.

To increase retention rates, reduce absenteeism and sickness, and improve morale, it is becoming increasingly important that employers understand what menopause is, the impact it may be having on their physical and mental health, and implement policies and training to allow clarity throughout an organisation.

What is menopause?

Menopause is when woman's ovaries stop producing hormones and menstrual periods stop. During the menopause transition, the balance of hormones in a woman's body changes. This can result in a wide range of symptoms, both physical and psychological.

Menopause affects all women, and all women differently: some sail through the stages, whilst others can struggle. In fact, 3 out of 4 women say they experience symptoms, and 1 in 4 experiences severe symptoms.⁴

What this means for employers

Seven years ago it would have been very rare to find an organisation with a menopause policy. Today, over a quarter (27%) of large businesses (250 employees or more) say they have a menopause policy, but only 10% of small firms (0–50 employees) do.⁵

With the current skills gap and talent shortages, demographic statistics demonstrate why organisations would benefit from recognising the need to go further to support those affected by menopause, acknowledging that it is both an age and gender equality issue.



There are 3 important steps that can be taken to better support team members experiencing menopause, encourage open dialogue and further address women's health in the workplace.

1. Educate and train

A recent study found that almost 80% of businesses do not train their managers about menopause, with that figure rising to a staggering 88% in small businesses.² Even with the best intentions, management teams are unlikely to offer the best support if they are not equipped with the skills or knowledge required.

Building a knowledge bank on health and wellbeing policies, including menopause, is an important starting point. In the UK Civil Service, a menopause network has been established and support products developed. This includes specific guidance for managers to support them in taking steps to create a workplace environment where menopause is acknowledged and understood.

Providing workshops and webinars, particularly during October's **Menopause Awareness Month**, is another opportunity for all staff to address any gaps in their knowledge. These simple steps can create a growing support network so everyone can be an advocate.

2. Listen

Menopause comes with physical symptoms such as hot flashes and memory loss, as well as emotional symptoms that may disrupt sleep, reduce energy levels or affect emotional health. When symptoms affect their work, it can cause women who are not properly supported to leave their roles altogether.

It can be intimidating to talk to a manager about menopause. Managers can help by considering the following questions:

- What fears might female employees have regarding speaking up about sensitive topics including menopause?
- How can I make myself more available and receptive to these more personal conversations?

Remember that each case should be handled on an individual basis and treated with dignity and empathy.

Managers can also remind employees to access employee assistance programmes (EAPs) or platforms such as My Wellbeing to support women on their health journey, and encourage them to develop personalised ways forward to monitor and manage their symptoms.

3. Drive change

The UK Equality Act 2010 states that although menopause is not an illness or disability, the effects of the symptoms experienced can be disabling for women, which means that employers who fail to properly support women could be found to be discriminatory.

Employers can make time to not only update existing policies, but they can introduce new policies to support menopausal women in the workplace. Introducing flexible working and sickness absence policies can go a long way to actively making a positive difference.

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³ <https://www.benefitnews.com/news/age-is-another-hurdle-for-women-at-work>

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⁵ [https://www.irwinmitchell.com/news-and-insights/newsandmedia/2022/march/majority-of-businesses-failing-to-deal-with-menopause-in-the-workplace-according-to-latest-study#:~:text=Over%20a%20quarter%20\(27%25\),%25\)%20have%20no%20menopause%20policy](https://www.irwinmitchell.com/news-and-insights/newsandmedia/2022/march/majority-of-businesses-failing-to-deal-with-menopause-in-the-workplace-according-to-latest-study#:~:text=Over%20a%20quarter%20(27%25),%25)%20have%20no%20menopause%20policy)

Movember — Men's Health Awareness Month

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Men's Health Awareness Month is a global effort to raise awareness of the choices that men can make to improve their health, encouraging choices that help create healthier, happier and longer lives. Globally, men die an average of 6 years earlier than women,¹ with the 4 top causes being mental health challenges, suicide, prostate cancer and testicular cancer.¹ The solution: for men to talk more, be more active, and learn more about their health and wellbeing.

Many men use November as a chance to raise awareness by growing a mustache or beard — and whilst that might not be possible for everyone, each person can still donate, engage, and take important steps to encourage positive changes in men's health.

Top 5 Movember things that employees should know and do

1. Spend time with people who make you feel good

Stay connected. Friends are important and spending time with them is good for everyone. Catch up regularly, check in and make time.

2. Talk more

People don't need to be experts or have solutions to make a difference. Being there for someone, listening and giving your time can make all the difference.

3. Know the numbers

Once a person turns 50, they should talk to a doctor about prostate cancer and whether it's right to have a PSA test. People of African or Caribbean descent or who have a father or brother with prostate cancer should be having this conversation at 45. Know your numbers, know your risk, talk to your doctor.²

4. Know thy nether regions

Get to know what's normal for your testicles. Give them a check regularly and go to the doctor if something doesn't feel right.

5. Move more

Add activity to every day. Do more of what makes you feel good. Take a walking meeting. Park farther away from the station. Get off the bus a stop or two earlier. Instead of the elevator, take the stairs. Cycle to work instead of driving.

Health for men looks a little different compared to women, especially when it comes to risk factors for certain health conditions. Thanks to new advancements in screenings and recommendations, technology is helping prevent certain conditions and is keeping more men healthy longer.

The big challenge is making sure men actually make it to their doctor for the checkups and care they need. If a person is in good health, they may only need to see a doctor once a year for an annual physical. Important checks happen during that time, including blood tests, a digital rectal exam, blood pressure check and more, all to ensure a smooth path to maintaining better health.

Learn more about men's health and preventive care.

Sources:

¹ <https://uk.movember.com/mens-health/general>

² <https://uk.movember.com/mens-health/prostate-cancer>



Country spotlight: South Africa

South Africa (officially, Republic of South Africa) is the southernmost country on the African continent. With a population of approximately 60 million people, South Africa is renowned for its varied topography, natural beauty and cultural diversity, it is a favored destination for travellers,¹ who get to enjoy the traditional food of various cultures as well as cosmopolitan cuisine in the larger cities.¹

Did you know?

- There are 11 official languages in South Africa. The most widely spoken languages are English, Zulu, Afrikaans and Xhosa. Most business and tourist interactions are conducted in English.
- South Africa covers an area that is approximately 471,000 square miles
- The country currency is the South African rand
- There are over 21 National Parks and 10 United Nations Educational, Scientific and Cultural Organization (UNESCO) World Heritage Sites (both cultural and natural)
- In addition to spectacular landscapes, South Africa is home to a diversity of African fauna such as the African buffalo, lions, leopards, elephants, and rhinoceroses³
- The *braai* is a popular South African barbeque
- Traditional art forms such as dancing and textile weaving are expressions of ethnic identity and are carefully preserved¹
- Among its holidays, South Africa celebrates **Human Rights Day** on 21 March, Freedom Day on 27 April (to celebrate the first majority elections in 1994), National Women's Day on 9 August, Heritage Day on 24 September, and **Day of Reconciliation** on 16 December¹
- The country's largest city is Johannesburg,² with the administrative capital Pretoria (Tshwane), legislative capital Cape Town, and judicial capital Bloemfontein (Mangaung)

Health care

South Africa's major cities and tourist areas are well-served with high-quality health care services, and the leading private facilities of the major cities serve as referral centres for Sub-Saharan Africa, as they offer health care of international standard.



South Africa's health care system, as in many emerging and developing economies, consists of a large and under-funded public sector taking care of 71% of the population, whilst a fast-growing private sector offers high-tech specialty services for the remaining 27% made up of middle- and high-income earners, travellers and expatriates who can afford private care.⁴

Globally mobile members are advised to seek care in private hospitals, which employ most of the country's best-trained health professionals and offer excellent hospitality services to patients and their families. Private facilities feature specialty care and top-quality surgical procedures at competitive prices.

Most private medical facilities belong to private hospital groups. They provide access to a wide range of state-of-the-art care for all medical conditions. They are mostly located in the large cities and some of their primary care facilities are near popular tourist destinations.

The burden of infectious diseases as well as non-communicable diseases (NCD) exceeds the capacity of its health care infrastructure. Whilst many public hospitals, especially academic centres, are well-equipped, they are buckling under the tremendous burden of caring for the country's growing number of poor, sick and disabled, making it difficult to maintain standards of quality.

Patients seeking care in these facilities should be prepared for long waits and frequently indifferent and impersonal treatment. This is further exacerbated by COVID-19 – the country has seen an exodus from practitioners as well as a high number of clinician COVID-19 deaths. There is also a growing nursing shortage in the country.

Facilities in rural areas mostly manage with primary health needs, and therefore do not offer the same range of medical care as the large metropolitan hospitals.

Sources:

¹ [Britannica](#)

² [Nationsonline.org](#)

³ [sahistory.org](#)

[2021-07 - Healthcare in South Africa: how inequity is contributing to inefficiency - Wits University](#)

[The ugly underbelly of South Africa's healthcare system exposed \(biznews.com\)](#)

[39 new jobs added to South Africa's critical skills list - a massive boost for healthcare \(businesstech.co.za\)](#)

[Global Intelligence Center, worldwatch.uhcglobal.com](#)

⁴ <https://theconversation.com/healthcare-in-south-africa-how-inequity-is-contributing-to-inefficiency-16375>

Security

UnitedHealthcare Global Intelligence puts the overall threat assessment in South Africa at High.

The country has a high crime rate, and visitors frequently report being targeted for crimes ranging from petty street theft to violent crimes such as armed robbery, assault, rape and carjacking.

Strikes and work stoppages are also common and can disrupt services in a variety of sectors – including transportation, aviation, health care, law enforcement and education.

Travel tips

- Several styles of dress are worn in formal settings in South Africa, ranging from traditional to Western business attire, depending upon the age, background and ethnic heritage of the person. Most South Africans in urban areas wear casual clothing, including jeans.
- Travellers are required to have 2 side-by-side passport pages available for use by the South African Immigration Service. Those who do not meet this requirement may be denied entry into the country, fined and/or returned to their point of origin at their own expense.
- ATMs at upscale hotels are usually safer to use
- A handshake whilst maintaining eye contact is the most common greeting in South Africa. Travellers should use titles and surnames to address people. Some women will not shake hands, so visitors should wait for them to extend their hands first.
- When doing business in South Africa, travellers should remember that the act of visiting with someone is an important activity and punctuality is expected. It is best to arrange visits in advance, but unannounced visits among good friends are common.
- In some ethnic groups, it is not polite to gesture or give and receive objects with the left hand. Receiving objects with cupped hands is considered polite.
- Many South Africans consider the pointing of index fingers to draw attention to someone to be offensive
- Tap water in South Africa is generally safe to drink in urban areas



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10/22 SAL-GS-1445750-EUR