

# Health care facts

## Frequently asked questions



### Helping your clients:

Your clients look to you for help understanding Medicare options and plans. Now, you can help them better understand the complexities of the health care system.

UnitedHealthcare is setting out to debunk common myths and misconceptions about health care and insurance, while answering some of the questions you may be receiving from your clients. Our goal is to clear up the confusion about the health care system and provide the facts about how it works so we can identify solutions to make it better.



Check out resources you can use to help answer some common questions from your clients in the [“Get the facts about health care”](#) article series from UnitedHealthcare.



### The "Get the Facts" article series helps answer questions like:

#### How does health care work?

Your clients may not be too familiar with the behind the scenes of health care and who decides what care is covered by a plan. To help your clients, review a breakdown of how health plans are designed and what's covered, along with the role employers and federal and state governments play.

#### What is the role of health insurers in our health care system?

Health insurance is designed for people to get the care they need, as affordable as possible, so they can live healthier lives. Use this article to spark a conversation with your clients about the ways health insurers guide members to high-quality care, negotiate rates with providers, identify low-value care and cap out-of-pocket costs.

#### Why is prior authorization needed?

Prior authorization is one checkpoint that exists to help ensure people receive appropriate care and prevent losses from wasteful overtreatment, which results in billions of dollars in unnecessary costs every year<sup>1</sup>. Walk your clients through a few scenarios where UnitedHealthcare uses prior authorization, which may also illustrate how rarely it's used<sup>2</sup>.

#### Why is health care so expensive in America?

Health care costs are driven by many factors such as medical services and prescription prices. Help your clients understand how health insurers strive to keep costs of care low while maintaining high-quality health outcomes, as well as some of the factors that drive up the cost of care.



Check out these resources and more, found on our dedicated [newsroom page in Jarvis](#).



<sup>1</sup> [The role of Clinical Waste in Excess US Health Spending](#), Health Affairs.

<sup>2</sup> Internal UHC Data, 2024.

