

# Alabama

Exchange Population: 169K

Uninsured Population: 117K\*

Market	Counties	Network
<b>Dothan</b>	▪ Geneva, Henry, Houston	▪ Southeast AL Med Center ▪ Dothan Medical Associates (Physician Group)
<b>Huntsville-Decatur</b>	▪ Limestone, Madison	▪ Huntsville Hospital
<b>Mobile-Daphne</b>	▪ Mobile, Baldwin	▪ Mobile Infirmary ▪ Providence Health ▪ USA Health ▪ Springhill Memorial

## Highlights

- Entering with an EPO offering without a gatekeeper model.
- Extending network coverage to 2 counties in Pensacola to support the patterns of care for membership in Dothan.
- Walgreens preferred pharmacy strategy including co-branding and \$3 Tier 1 and generic prescriptions.



KEY Existing Markets New Markets

\*Estimate based upon data from 2019 ACS Tables: State and County Uninsured Rates, with Comparison Year 2018

# Arizona

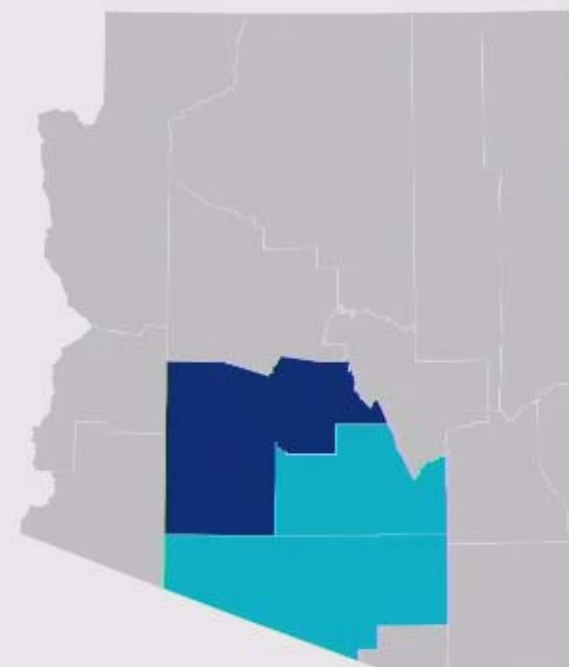
Exchange Population: 155K

Uninsured Population: 658K\*

Market	Counties	Network
Tucson	<ul style="list-style-type: none"><li>NEW county expansion for 2022 – Pima</li></ul>	<ul style="list-style-type: none"><li>NW Community Hospital</li><li>Banner</li></ul>
Phoenix	<ul style="list-style-type: none"><li>NEW county expansion for 2022 – Pinal</li><li>Maricopa</li></ul>	<ul style="list-style-type: none"><li>Banner</li><li>Valleywise (Maricopa county only)</li><li>Steward (Maricopa county only)</li><li>Abrazo Health (Maricopa county only)</li></ul>

## Highlights

- UHC entered Maricopa county in 2021, building a strong network with Banner as the anchor in the Phoenix market.
- In 2022, Abrazo Health will be added to the network in Phoenix.
- Further expanding south of Phoenix and entering Tucson for 2022.
- Deploying Spanish marketing and sales support capabilities to address large Spanish populations.
- Walgreens preferred pharmacy strategy including \$3 Tier 1 and generic prescriptions.



KEY Existing Markets New Markets

\*Estimate based upon data from 2019 ACS Tables: State and County Uninsured Rates, with Comparison Year 2018

# Colorado

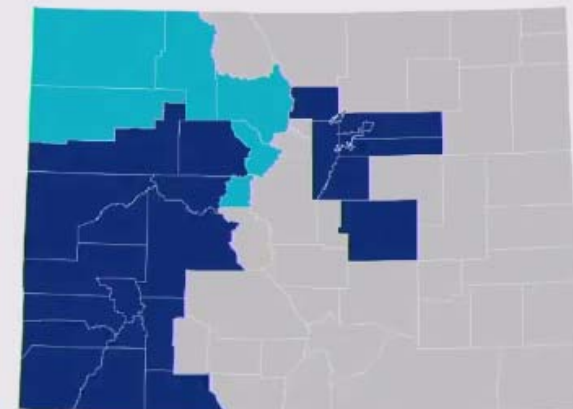
Exchange Population: 180K

Uninsured Population: 311K\*

Market	Counties	Network
Denver	<ul style="list-style-type: none"> <li>Boulder</li> <li>Adams, Arapahoe, Broomfield, Denver, Douglas, Jefferson</li> </ul>	<ul style="list-style-type: none"> <li>Centura</li> <li>HealthONE (HCA)</li> </ul>
Colorado Springs	<ul style="list-style-type: none"> <li>El Paso</li> </ul>	<ul style="list-style-type: none"> <li>Centura</li> </ul>
Grand Junction	<ul style="list-style-type: none"> <li>Mesa</li> <li>Archuleta, Delta, Dolores, Eagle, Garfield, Gunnison, Hinsdale, La Plata, Montezuma, Montrose, Ouray, Pitkin, San Miguel, San Juan</li> <li><b>NEW county expansion for 2022</b> – Grand, Lake, Moffat, Rio Blanco, Routt, Summit</li> </ul>	<ul style="list-style-type: none"> <li>SCL Health</li> <li>University of CO</li> <li>Centura</li> <li>Vail Valle</li> <li>Valley Health Alliance</li> </ul>

## Highlights

- Legacy presence on the Western Slope through Rocky Mountain Health Plans (RMHP).
- Entered Denver Boulder and Colorado Springs in 2021.
- In 2022, expanding into three new counties through the Monument and Rocky Mountain Valley (RMV) products, as well as introducing a new Sky product in four additional counties.
- We are also expanding the front range network to include HealthONE (HCA).
- Walgreens preferred pharmacy strategy (including co-branding) in CDP service area only.



KEY Existing Markets New Markets

\*Estimate based upon data from 2019 ACS Tables: State and County Uninsured Rates, with Comparison Year 2018

# Florida

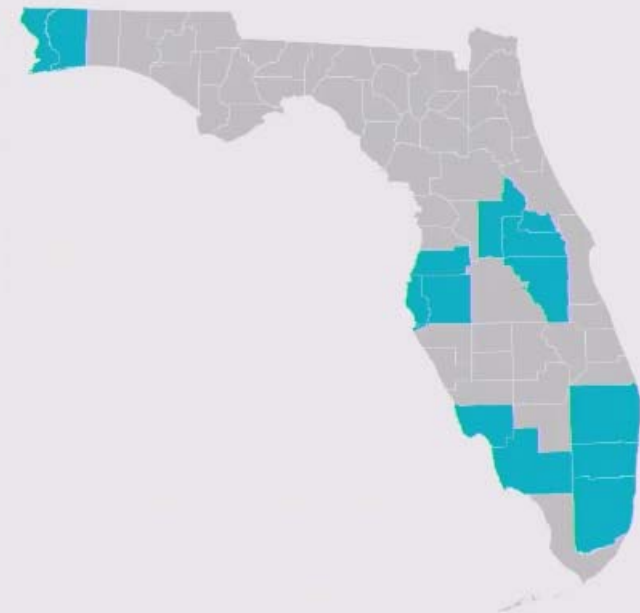
Exchange Population: 2.1M

Uninsured Population: 1.8M\*

Market	Counties	Network
<b>Fort Lauderdale</b>	▪ Broward	▪ HCA Hospitals ▪ Memorial Healthcare ▪ Tenet Hospitals (Steward)
<b>Pensacola</b>	▪ Escambia, Santa Rosa	▪ Baptist Health
<b>Deltona-Daytona-Ormond Beach</b>	▪ Flagler, Volusia	▪ AdventHealth
<b>Tampa</b>	▪ Hillsborough, Pasco, Pinellas	▪ HCA Hospitals ▪ Tampa General ▪ AdventHealth
<b>Orlando</b>	▪ Lake, Orange, Osceola, Seminole	▪ AdventHealth
<b>Miami</b>	▪ Miami-Dade	▪ HCA Hospitals ▪ Jackson Memorial ▪ Larkin Comm. ▪ University of Miami ▪ Tenet Hospitals (Steward)
<b>West Palm Beach</b>	▪ Palm Beach	▪ HCA Hospitals ▪ Tenet Hospitals ▪ Wellington Regional (UHSI) ▪ Lakeside Med Ctr

## Highlights

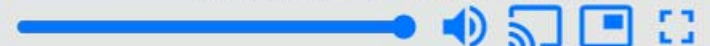
- Offering a diverse portfolio of plans with low premiums and deductibles.
- Entering large metro service areas in 2022 with key provider partners and value based arrangements.
- Offering a Virtual-First plan in partnership with Galileo to deliver 24/7 comprehensive virtual primary care, supporting improved health outcomes and total cost of care reductions.
- Deploying Spanish marketing and sales support capabilities to address large Spanish populations.
- Walgreens preferred pharmacy strategy including <\$3 Tier 1 and generic prescriptions.



KEY Existing Markets New Markets

\*Estimate based upon data from 2019 ACS Tables: State and County Uninsured Rates, with Comparison Year 2018

LIVE



# Georgia

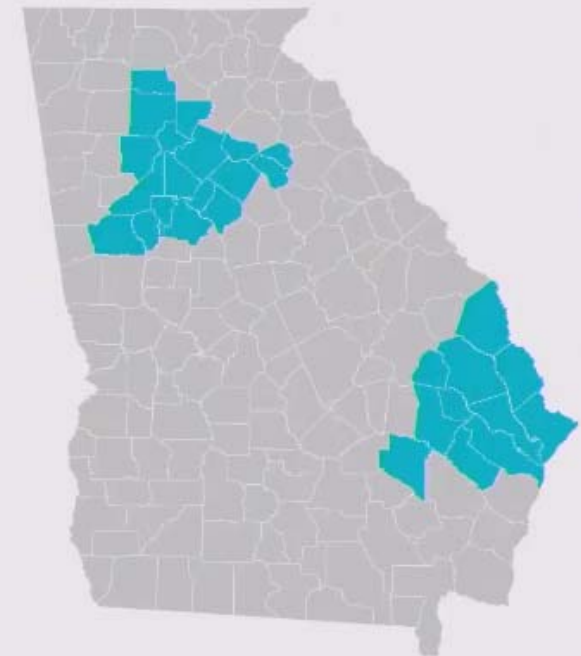
Exchange Population: 517K

Uninsured Population: 714K\*

Market	Counties	Network
Atlanta	<ul style="list-style-type: none"><li>Barrow, Cherokee, Clarke, Clayton, Cobb, Coweta, DeKalb, Fayette, Forsyth, Fulton, Gwinnett, Henry, Newton, Oconee, Pickens, Rockdale, Walton</li></ul>	<ul style="list-style-type: none"><li>Northside Hospitals</li><li>Children's Hospital of Atlanta (CHOA)</li></ul>
Savannah	<ul style="list-style-type: none"><li>Appling, Bryan, Bulloch, Candler, Chatham, Effingham, Evans, Liberty, Long, Screven, Tattnall</li></ul>	<ul style="list-style-type: none"><li>St. Joseph's / Candler</li><li>Appling Healthcare</li><li>Effingham Hospital</li><li>Evans Memorial Hosp</li><li>Candler County Hosp</li></ul>

## Highlights

- Offering a broad portfolio of plan options across metal tiers
- Initial entry into Atlanta around Northside and CHOA with plans to expand the network prior to open enrollment.
- Offering a Virtual-First plan in partnership with Galileo to deliver 24/7 comprehensive virtual primary care, supporting improved health outcomes and total cost of care reductions.
- Walgreens preferred pharmacy strategy including <\$3 Tier 1 and generic prescriptions.



KEY Existing Markets New Markets

\*Estimate based upon data from 2019 ACS Tables: State and County Uninsured Rates, with Comparison Year 2018

# Illinois

Exchange Population: 291K

Uninsured Population: 670K\*

Market	Counties	Network
Chicago	<ul style="list-style-type: none"><li>Cook, Lake, DuPage, Kane, Kankakee, Will</li></ul>	<ul style="list-style-type: none"><li>AMITA</li><li>DuPage Medical Group</li><li>Vista Medical Center</li><li>Silver Cross Hospital</li><li>Sinai Health System</li><li>Louis A. Weiss Memorial</li><li>West Suburban Medical Center</li></ul>

## Highlights

- Launching a portfolio of competitively priced products to differentiate against more traditional plan offerings and attract membership via benefits such as market-leading virtual care and low PCP and Tier 1 prescription copays.
- UHC will enter the Chicago-land area in 2022, with a network built around AMITA as the anchor.
- Dupage Medical Group will also be a preferred multispecialty provider partner servicing the western suburbs.
- Offering a Virtual-First plan in partnership with Galileo to deliver 24/7 comprehensive virtual primary care, supporting improved health outcomes and total cost of care reductions.
- Walgreens preferred pharmacy strategy including <\$3 Tier 1 and generic prescriptions.



KEY Existing Markets New Markets

*\*Estimate based upon data from 2019 ACS Tables: State and County Uninsured Rates, with Comparison Year 2018*

# Louisiana

Exchange Population: 83K

Uninsured Population: 121K\*

Market	Counties	Network
<b>Lafayette</b>	<ul style="list-style-type: none"> <li>Acadia, Evangeline, Iberia, Lafayette, St. Landry, St. Martin, St. Mary, Vermilion</li> </ul>	<ul style="list-style-type: none"> <li>Franciscan Missionaries of Our Lady Health System (FMOL)</li> </ul>
<b>Baton Rouge</b>	<ul style="list-style-type: none"> <li>Ascension, East Baton Rouge, East Feliciana, Iberville, Livingston, Pointe Coupee, St. Helena, Tangipahoa, Washington, West Baton Rouge, West Feliciana</li> </ul>	
<b>Monroe</b>	<ul style="list-style-type: none"> <li>Caldwell, East Carroll, Franklin, Jackson, Lincoln, Madison, Morehouse, Ouachita, Richland, Tensas, Union, West Carroll</li> </ul>	

## Highlights

- Initial entry into Louisiana will be anchored around FMOL and built on a value based partnership.
- Entering with an EPO offering without a gatekeeper model
- Aim to differentiate through consumer-centric benefits across all metal tiers, market-leading virtual care and an embedded adult dental / vision offering.
- Deploying Walgreens preferred pharmacy strategy including \$3 Tier 1 and generic prescriptions.



KEY Existing Markets New Markets

\*Estimate based upon data from 2019 ACS Tables: State and County Uninsured Rates, with Comparison Year 2018

# Maryland

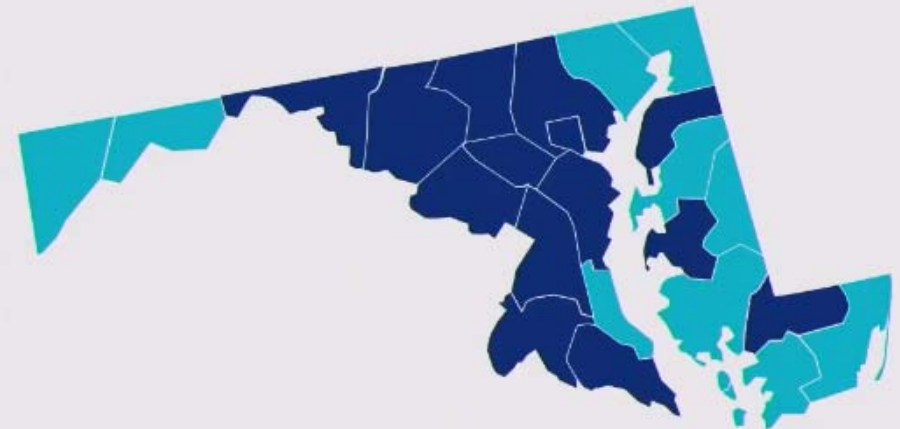
Exchange Population: 166K

Uninsured Population: 356K\*

Market	Counties	Network
<b>Baltimore</b>	<ul style="list-style-type: none"> <li>▪ <b>NEW county expansion for 2022</b> – Hartford</li> <li>▪ Anne Arundel, Baltimore, Baltimore City, Howard</li> </ul>	<ul style="list-style-type: none"> <li>▪ John's Hopkins</li> <li>▪ MedStar</li> </ul>
<b>Salisbury-Cambridge</b>	<ul style="list-style-type: none"> <li>▪ <b>NEW county expansion for 2022</b> – Calvert, Caroline, Cecil, Dorchester, Queen Anne's, Somerset, Worcester</li> <li>▪ Charles, Kent, St. Mary's, Talbot, Wicomico</li> </ul>	<ul style="list-style-type: none"> <li>▪ MedStar</li> </ul>
<b>Silver Spring-Frederick-Rockville (DC Metro)</b>	<ul style="list-style-type: none"> <li>▪ <b>NEW county expansion for 2022</b> – Garrett, Allegany</li> <li>▪ Montgomery, Prince Georges</li> <li>▪ Carroll, Frederick, Washington</li> </ul>	<ul style="list-style-type: none"> <li>▪ John's Hopkins</li> <li>▪ MedStar</li> <li>▪ Adventist Healthcare</li> <li>▪ Frederick Memorial</li> <li>▪ Meritus Medical Center</li> </ul>

## Highlights

- Expanding footprint statewide, allowing patients to have access to in network providers in all counties.
- Extending network coverage to 4 counties in northern Virginia to support the patterns of care for membership in Maryland.
- Focus on refining products launched last year to include more copay vs. coinsurance and low PCP, virtual care, and Tier 1 prescription copays



KEY Existing Markets New Markets

\*Estimate based upon data from 2019 ACS Tables: State and County Uninsured Rates, with Comparison Year 2018



# Michigan

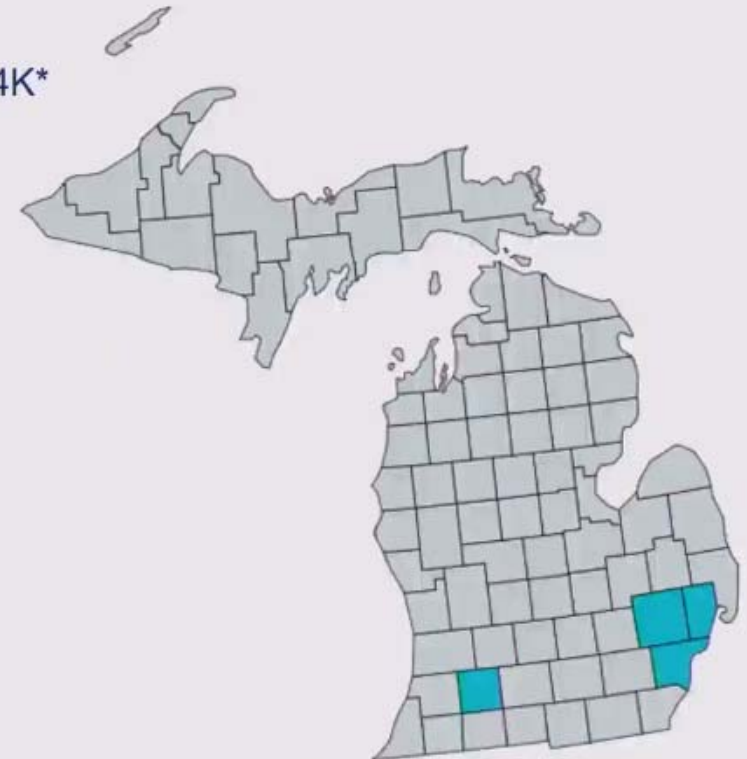
Exchange Population: 267K

Uninsured Population: 234K\*

Market	Counties	Network
<b>Detroit</b>	▪ Macomb, Oakland, Wayne	▪ Beaumont Health ▪ Detroit Medical Center ▪ Children's Hospital of Michigan
<b>Kalamazoo</b>	▪ Kalamazoo	▪ Bronson Health

## Highlights

- Deploying a wide variety of plan designs to choose from in each metal tier.
- Offering multiple plans with HSA options, low premiums and copays and consumer-centric benefits including free PCP and virtual care visits.
- UHC will enter the Detroit market in 2022, with a network built around Beaumont Health and their extensive multispecialty and PCP network of physicians as the anchor.
- Bronson Health will be a strong provider partner in the Kalamazoo market in 2022.
- Walgreens preferred pharmacy strategy including \$3 Tier 1 and generic prescriptions.



KEY Existing Markets New Markets

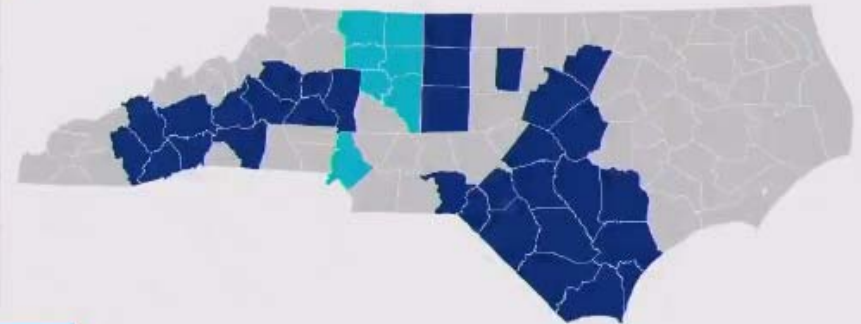
*\*Estimate based upon data from 2019 ACS Tables: State and County Uninsured Rates, with Comparison Year 2018*

# North Carolina

Exchange Population: 536K

Uninsured Population: 553K\*

Market	Counties	Network
<b>Charlotte</b>	<ul style="list-style-type: none"> <li>Mecklenburg</li> </ul>	<ul style="list-style-type: none"> <li>Atrium Health</li> </ul>
<b>Winston-Salem</b>	<ul style="list-style-type: none"> <li>Davidson, Davie, Forsyth, Stokes, Surry, Yadkin</li> </ul>	<ul style="list-style-type: none"> <li>Wake Forest Baptist</li> <li>Life Bright</li> <li>Northern Surry</li> </ul>
<b>Asheville</b>	<ul style="list-style-type: none"> <li>Buncombe, Haywood, Henderson, Jackson, McDowell, Rutherford, Transylvania</li> </ul>	<ul style="list-style-type: none"> <li>Multiple facility partners</li> </ul>
<b>Hickory-Lenoir-Morgantown</b>	<ul style="list-style-type: none"> <li>Alexander, Burke, Caldwell, Catawba, Iredell</li> </ul>	
<b>Greensboro</b>	<ul style="list-style-type: none"> <li>Guilford, Randolph, Rockingham</li> </ul>	<ul style="list-style-type: none"> <li>Cone Health</li> <li>UNC</li> </ul>
<b>Fayetteville</b>	<ul style="list-style-type: none"> <li>Bladen, Cumberland, Harnett, Hoke, Richmond, Robeson, Sampson, Scotland</li> </ul>	<ul style="list-style-type: none"> <li>Cape Fear Valley</li> <li>Scotland Memorial</li> </ul>
<b>Raleigh</b>	<ul style="list-style-type: none"> <li>Orange</li> <li>Franklin, Johnston, Wake</li> </ul>	<ul style="list-style-type: none"> <li>UNC</li> </ul>
<b>Wilmington</b>	<ul style="list-style-type: none"> <li>Brunswick, Columbus, Duplin, New Hanover, Pender</li> </ul>	<ul style="list-style-type: none"> <li>New Hanover Reg Med Ctr</li> <li>Columbus Reg</li> </ul>



## Highlights

- Expanding into Charlotte with an Atrium Health partnership and into Winston-Salem with Wake Forest Baptist Health (Atrium).
- Converting from HMO to EPO model without gatekeeper for 2022.
- Refining existing Value+ plans and expand portfolio to include Essential+ and Advantage+ offerings, with an embedded adult dental / vision option
- Walgreens preferred pharmacy strategy including <\$3 Tier 1 and generic prescriptions.

KEY Existing Markets New Markets

\*Estimate based upon data from 2019 ACS Tables: State and County Uninsured Rates, with Comparison Year 2018

# Oklahoma

Exchange Population: 172K

Uninsured Population: 252K\*

Market	Counties	Network
Oklahoma City	<ul style="list-style-type: none"><li>NEW county expansion for 2022 – Cleveland</li><li>Canadian, Oklahoma</li></ul>	<ul style="list-style-type: none"><li>Integrus</li></ul>
Tulsa	<ul style="list-style-type: none"><li>Rogers, Tulsa</li></ul>	<ul style="list-style-type: none"><li>Ardent Health Services (Hillcrest)</li></ul>

## Highlights

- Footprint expansion includes Cleveland county in the Oklahoma City market, leverage our existing relationship with Integrus.
- Expanding portfolio to include \$0 premium offering and a plan with unlimited \$0 primary care.
- Walgreens preferred pharmacy strategy including \$3 Tier 1 and generic prescriptions.



KEY Existing Markets New Markets

\*Estimate based upon data from 2019 ACS Tables: State and County Uninsured Rates, with Comparison Year 2018

# Tennessee

Exchange Population: 212K

Uninsured Population: 408K\*

Market	Counties	Network
<b>Knoxville</b>	<ul style="list-style-type: none"> <li>Anderson, Blount, Campbell, Claiborne, Cocke, Grainger, Hamblen, Jefferson, Knox, Loudon, Monroe, Morgan, Roane, Scott, Sevier, Union</li> </ul>	<ul style="list-style-type: none"> <li>UT Medical Ctr</li> <li>Blount Memorial</li> <li>Tennova Healthcare</li> </ul>
<b>Chattanooga</b>	<ul style="list-style-type: none"> <li>Bledsoe, Bradley, Franklin, Grundy, Hamilton, Marion, McMinn, Meigs, Polk, Rhea, Sequatchie</li> </ul>	<ul style="list-style-type: none"> <li>Erlanger Health System</li> </ul>
<b>Nashville</b>	<ul style="list-style-type: none"> <li>Bedford, Cheatham, Coffee, Davidson, Dickson, Giles, Hickman, Houston, Humphreys, Lawrence, Lewis, Lincoln, Marshall, Maury, Montgomery, Moore, Perry, Robertson, Rutherford, Stewart, Sumner, Trousdale, Wayne, Williamson, Wilson</li> </ul>	<ul style="list-style-type: none"> <li>HCA TriStar</li> <li>Saint Thomas Hospital</li> </ul>
<b>Jackson</b>	<ul style="list-style-type: none"> <li>Benton, Carroll, Chester, Crockett, Decatur, Dyer, Gibson, Hardeman, Hardin, Henderson, Henry, Lake, Madison, McNairy, Obion, Weakley</li> </ul>	<ul style="list-style-type: none"> <li>West TN Healthcare</li> <li>Multiple facility partners</li> </ul>
<b>Memphis</b>	<ul style="list-style-type: none"> <li>Fayette, Haywood, Lauderdale, Shelby, Tipton</li> </ul>	<ul style="list-style-type: none"> <li>Methodist Health</li> </ul>



## Highlights

- Expanded footprint in 2022 to include 16 counties in the Knoxville area with an expansive network of UT Medical Ctr, Blount Memorial Hospital and Tennova Healthcare.
- Refining existing Value+ plans and expand portfolio to include Essential+ and Advantage+ offerings, with an embedded adult dental / vision option
- Walgreens preferred pharmacy strategy including <\$3 Tier 1 and generic prescriptions.

KEY Existing Markets New Markets

\*Estimate based upon data from 2019 ACS Tables: State and County Uninsured Rates, with Comparison Year 2018

# Texas

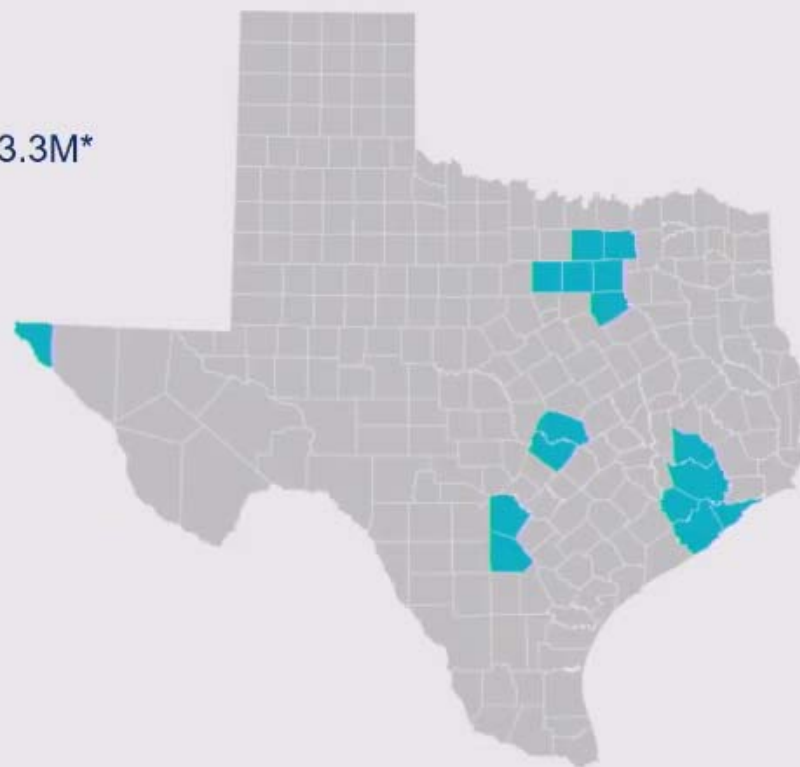
Exchange Population: 1.3M

Uninsured Population: 3.3M\*

Market	Counties	Network
<b>Austin</b>	<ul style="list-style-type: none"> <li>Travis, Williamson</li> </ul>	<ul style="list-style-type: none"> <li>St. David's (HCA)</li> <li>Austin Diagnostic Clinic</li> </ul>
<b>Dallas</b>	<ul style="list-style-type: none"> <li>Colin, Dallas, Denton, Ellis, Parker, Tarrant</li> </ul>	<ul style="list-style-type: none"> <li>Medical City Dallas (HCA)</li> <li>Dallas Methodist</li> <li>Catalyst Health Network</li> </ul>
<b>El Paso</b>	<ul style="list-style-type: none"> <li>El Paso</li> </ul>	<ul style="list-style-type: none"> <li>Del Sol Medical Center (HCA)</li> <li>Las Palmas Medical Center (HCA)</li> </ul>
<b>Houston</b>	<ul style="list-style-type: none"> <li>Brazoria, Fort Bend, Galveston, Harris, Montgomery</li> </ul>	<ul style="list-style-type: none"> <li>HCA Houston Healthcare</li> <li>St. Luke's Health (CHI)</li> </ul>
<b>San Antonio</b>	<ul style="list-style-type: none"> <li>Atascosa, Bexar</li> </ul>	<ul style="list-style-type: none"> <li>Methodist Healthcare (HCA)</li> </ul>

## Highlights

- Launching a portfolio of competitively priced products with key provider partnerships across all markets.
- Offering a Virtual-First plan in partnership with Galileo to deliver 24/7 comprehensive virtual primary care with access to our broader traditional in-network.
- Deploying Spanish marketing and sales support capabilities to address large Spanish populations.
- Walgreens preferred pharmacy strategy including <\$3 Tier 1 and generic prescriptions.



KEY Existing Markets New Markets

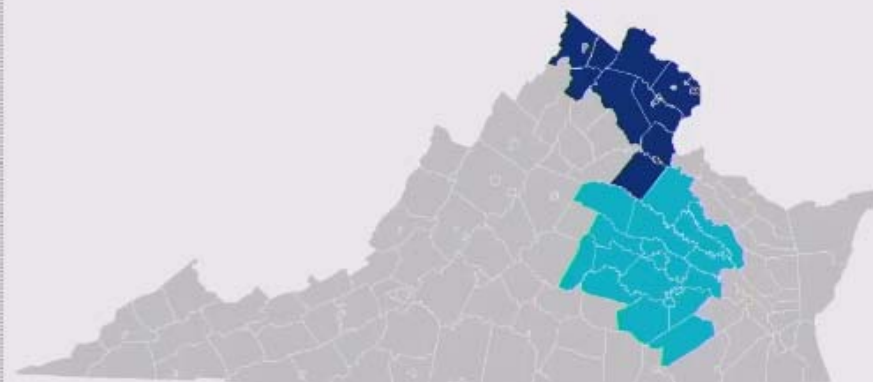
\*Estimate based upon data from 2019 ACS Tables: State and County Uninsured Rates, with Comparison Year 2018

# Virginia

Exchange Population: 262K

Uninsured Population: 253K\*

Market	Counties	Network
<b>Richmond</b>	<ul style="list-style-type: none"> <li>Amelia, Caroline, Charles City, Chesterfield, Cumberland, Dinwiddie, Goochland, Hanover, Henrico, King and Queen, King William, Louisa, New Kent, Powhatan, Prince George, Sussex, Colonial Heights City, Hopewell City, Petersburg City, Richmond City</li> </ul>	<ul style="list-style-type: none"> <li>HCA Virginia Hospital</li> <li>Henrico Doctor's Hospital</li> <li>John Randolph Medical Center</li> <li>CJW Hospital</li> </ul>
<b>Arlington - Winchester</b>	<ul style="list-style-type: none"> <li>Alexandria City, Arlington, Clark, Fairfax, Fairfax City, Falls Church City, Fauquier, Frederick, Fredericksburg City, Loudoun, Manassas City, Manassas Park City, Prince William, Spotsylvania, Stafford, Winchester City</li> </ul>	<ul style="list-style-type: none"> <li>Inova</li> <li>Reston Hospital</li> <li>Spotsylvania Regional</li> <li>Stonesprings Hospital</li> <li>Winchester Medical Center</li> </ul>



## Highlights

- In 2022, we will expand our footprint includes 20 counties in the Richmond market
- Extending network coverage to 3 counties in southern Maryland to support the patterns of care for membership in Virginia.
- Offering a Virtual-First plan in partnership with Galileo
- Walgreens preferred pharmacy strategy, including co-branding and \$3 Tier 1 and generic prescriptions.

KEY Existing Markets New Markets

\*Estimate based upon data from 2019 ACS Tables: State and County Uninsured Rates, with Comparison Year 2018

# Washington

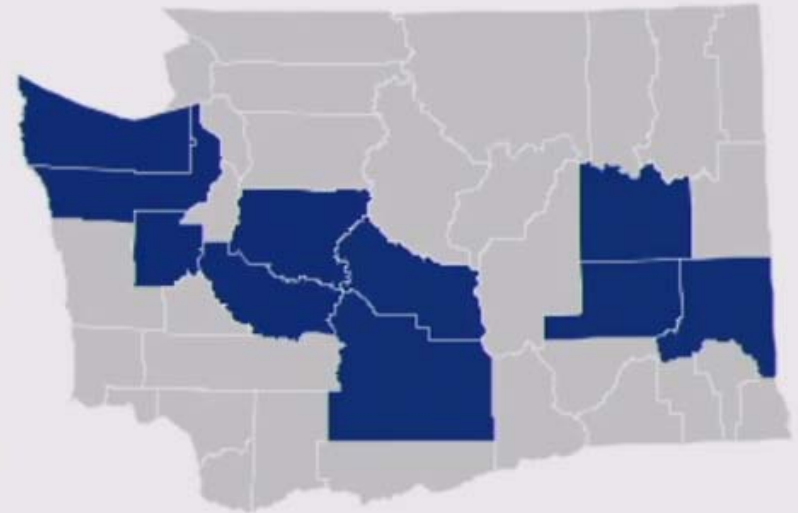
Exchange Population: 223K

Uninsured Population: 220K\*

Market	Counties	Network
Seattle	<ul style="list-style-type: none"> <li>Clallam, Jefferson, King, Mason, Pierce</li> </ul>	<ul style="list-style-type: none"> <li>Kindred</li> <li>Catholic Health Initiatives</li> <li>Jefferson</li> <li>University of Washington</li> <li>Forks Community Hospital</li> <li>Olympic Medical Center</li> </ul>
Spokane	<ul style="list-style-type: none"> <li>Lincoln</li> </ul>	<ul style="list-style-type: none"> <li>Lincoln County Hospital</li> <li>Odessa Memorial</li> </ul>
Yakima	<ul style="list-style-type: none"> <li>Kittitas, Yakima</li> </ul>	<ul style="list-style-type: none"> <li>Sunnyside-Astria</li> </ul>
Wenatchee-Moses Lake-Othello	<ul style="list-style-type: none"> <li>Adams</li> </ul>	<ul style="list-style-type: none"> <li>East Adams</li> <li>Othello Community Hospital</li> </ul>
Kennewick-Richland- Walla Walla	<ul style="list-style-type: none"> <li>Whitman</li> </ul>	<ul style="list-style-type: none"> <li>Pullman Regional Hospital</li> <li>Whitman</li> </ul>

## Highlights

- UHC's 2021 entry into Washington was driven by the launch of the state's Public Option, "Cascade Care".
- In addition to offering standard plans through the Public Option, we will also plan to offer non-standard price-competitive Basic Value plans in the same footprint in 2022.



KEY Existing Markets New Markets

\*Estimate based upon data from 2019 ACS Tables: State and County Uninsured Rates, with Comparison Year 2018