

UnitedHealthcare launches virtual-first health plan—and it won't be the only one to do so

Article

The news: UnitedHealthcare launched **NavigateNOW**, a new virtual-first health plan to help bring 24/7 personalized virtual care at a lower cost for members and employers.

How it works: The new health plan offers members **\$0 copays** for both virtual and in-person medical and behavioral health services, unlimited access to care, and lower premiums by around 15%.

- In addition, members can enroll in a wearable device wellbeing program that lets them earn **\$1,000 a year** for meeting activity goals.

Why it's worth watching: Virtual-first plans are finding their foothold in US healthcare—now that the largest US insurer launched its own, we expect to see even more insurers launch similar plans in the coming year.

Some payers have already started to do this. For example, **Blue Cross Blue Shield** insurer **CareFirst** launched a new virtual-first care offering, dubbed CloseKnit, which provides a range of virtual care services (for primary, urgent, behavioral, mental health care) and insurance navigation.

What's driving virtual-first care? Lower healthcare costs and increasing telehealth use among consumers and providers.

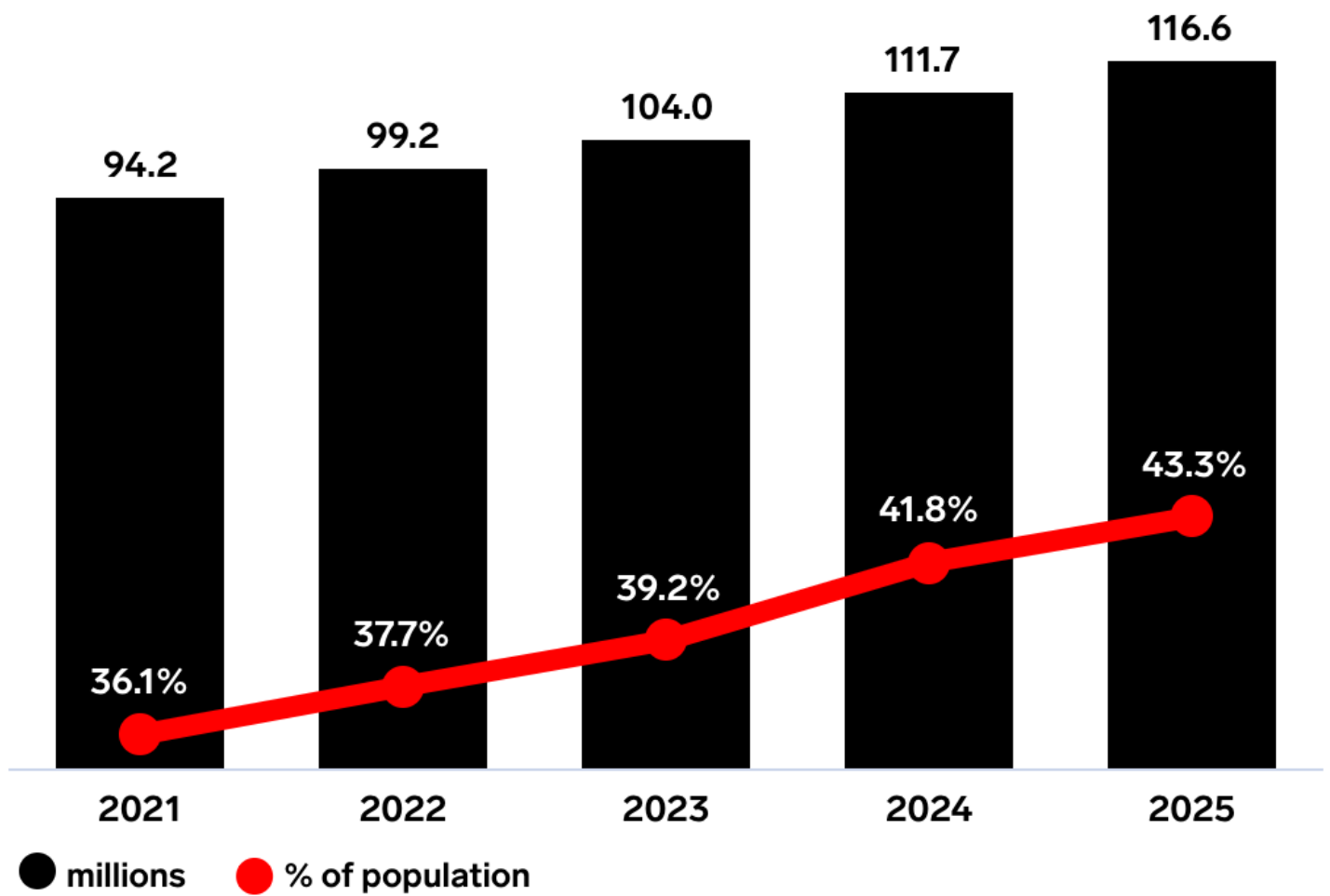
- Virtual visits can shave off extra costs of overhead, operations, time, and resources associated with in-person visits.
- Telehealth users in the US are expected to top 116.6 million (43.3% of the US population) by 2025—which is up from this year's 94.2 million (36.1% of the US population), according to our forecast.

Providers are also expecting to increasingly use telehealth to provide better quality of care:

- **76% of clinicians anticipate** telehealth to dominate care delivery in the near future, according to HP's 2021 Future of Healthcare survey.
- And **75% of clinicians acknowledged** that telehealth enabled them to provide quality care, per the COVID-19 Telehealth Impact study.

Telehealth Users

US, 2021-2025



Source: eMarketer, August 2021

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