

# UnitedHealthcare Request for Information



**To:** Prospective Education Partners  
**From:** UnitedHealthcare and Ascend Indiana Strategies

**Response Requested by July 12, 2019**

## Introduction

UnitedHealthcare and Ascend Indiana (Ascend) are collaborating to create a pathway for early-in-career (EIC) talent to fill sales advisor roles within UnitedHealthcare's sales unit. UHO is seeking a post-secondary education partner or partners to co-create a sustainable talent pipeline of 20 - 25 entry-level professionals annually once the program is at steady state.

This request for information (RFI) provides an overview of the project as well as the process for education partner selection. Education providers interested in supporting UnitedHealthcare with the creation of a talent program should provide responses to the Request for Information Guidelines (pages 5-7) in a Word document by **July 12, 2019**.

## Stakeholder Overview

UnitedHealthcare is dedicated to helping people live healthier lives and making the health system work better for everyone by simplifying the health care experience, meeting consumer health and wellness needs, and sustaining trusted relationships with care providers. UnitedHealthcare provides approximately 50 million individuals access to health care, offering the full spectrum of health benefit programs for individuals, employers, and Medicare and Medicaid beneficiaries.<sup>1</sup> They contract directly with more than 1.3 million physicians and care professionals, and 6,000 hospitals and other care facilities nationwide.<sup>2</sup> UnitedHealthOne is a brand that represents a portfolio of UnitedHealthcare's insurance products offered to individuals and families and has supported personalized insurance experiences for its members for over 75 years. UnitedHealthOne's strategic offices are located in Indianapolis, Indiana while the corporate headquarters for UnitedHealthcare is in Minneapolis, Minnesota.

UnitedHealthcare operates under the umbrella of UnitedHealth Group. UnitedHealth Group is a distinctively diversified health and well-being company headquartered in the United States, and a leader worldwide in helping people live healthier lives and helping make the health system work better for everyone. UnitedHealth Group focuses on introducing innovative approaches, products, and services that can improve personal health and promote healthier populations in local communities. Their core capabilities are in clinical expertise, advanced technology and data and health information, which enables them to meet the evolving needs of a changing health care environment. UnitedHealth Group is powered by more than 300,000 employees in over 130 countries.<sup>3</sup>

UnitedHealthcare engaged Ascend to support their talent pipeline efforts. Ascend is the talent and workforce development initiative of the Central Indiana Corporate Partnership (CICP), a membership organization that brings together industry, higher education, and philanthropic leaders to advance our region's prosperity and growth. Ascend's vision is for Indiana to be a place of economic opportunity for all. To achieve this, Ascend bridges talent and communication gaps by creating connectivity between people and employers. Ascend has focused its efforts around three core priorities: connecting job seekers to career opportunities through the Ascend Network talent platform, providing strategic consulting to address labor market and talent development gaps through Ascend Services, and informing workforce research and public policy through thought leadership.

<sup>1</sup> UnitedHealthcare. (n.d.). UnitedHealthcare Story [PowerPoint Slides].

<sup>2</sup> UnitedHealth Group. (2019). UnitedHealth Group Facts Q1: 2019. Retrieved from: [https://www.uhc.com/content/dam/uhc-dotcom/en/AboutUs/PDF/2019\\_Q1-FactBook\\_SinglePage.pdf](https://www.uhc.com/content/dam/uhc-dotcom/en/AboutUs/PDF/2019_Q1-FactBook_SinglePage.pdf)

<sup>3</sup> Ibid.

## Sales Advisor Role

UnitedHealthcare and Ascend are creating a dedicated talent pathway for individuals to jumpstart their careers within the sales business unit as sales advisors. Sales advisors are engaging, empathic, driven, and competitive members of the sales team. They employ excellent communication and consultative skills to provide exceptional services to customers over the phone daily to guide and counsel clients on customer-centered health options. During open enrollment periods, they assist clients by recommending specific, tailored products to meet their lifestyle and health needs. Through a consultative needs analysis, sales advisors manage large client accounts and customer portfolios, with the end goal of ensuring that clients can seamlessly identify and select products that improve their overall health and well-being.

## Sales Advisor Talent Program

Due to the consultative approach to customer service for this role, UnitedHealthcare is looking for talented professionals who have a hybrid skill set across communications, business administration, risk management, professional selling, and sales management. These professionals will support UnitedHealthcare's customers in living healthier lives by providing unparalleled product guidance, counsel, and support. The goal of the program is to prepare students to pass the health and life state exam, so they qualify for licensed sales roles and have broader accessibility to sought after roles at UnitedHealth Group. Ultimately, this pipeline will create benefits for students, higher education, and employers by providing work-and-learn opportunities, creating a real-time link to in-demand skills, and ultimately leading to increased individual and economic prosperity.

## Project Context

To understand the landscape of the project, outlined below is relevant information related to the demand for the role, the current workforce composition for these jobs, and the opportunity for growth.

### Demand

UnitedHealthcare identified sales advisor roles as integral to business growth and customer support for the organization. UnitedHealthcare's demand has increased in the previous years, and they are expecting steady growth going forward. This aligns with the trends at both the national and state level.

It is projected that Insurance Sales Agent roles, the closest proxy to the sales advisor roles, will grow by 10% nationally, or roughly 50,000 jobs, between 2016 and 2026. This is slightly above the national average of 7%. Insurance Sales Agent positions specifically within the direct health and medical insurance sector have a greater projected growth of 28% in the same period.<sup>4</sup> In Indiana, position openings for this role are expected to increase by 9%, or roughly 1,100 jobs, statewide between 2016 and 2024.<sup>5</sup>

### Supply

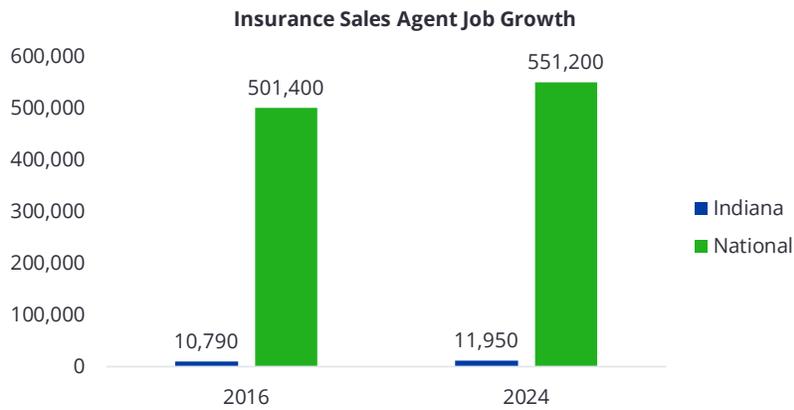
In 2016, there were 501,400 Insurance Sales Agents nationally and 10,790 Insurance Sales Agents in Indiana.<sup>6</sup> Traditional entry-level Insurance Sales Agents

<sup>4</sup> Insurance Sales Agents : Occupational Outlook Handbook. (2019, May 17). Retrieved May 14, 2019, from <https://www.bls.gov/ooh/sales/insurance-sales-agents.htm#tab-6>

<sup>5</sup> Available Workforce. (2015, February 05). Retrieved May 14, 2019, from <https://www.careeronestop.org/Toolkit/StateAndLocal/ProjectedEmployment.aspx?soc-code=413021&location=US>

<sup>6</sup> Ibid.





have a high school degree or equivalent. Most enter with little to no call center experience and are given short to moderate on-the-job training.

UnitedHealthcare hired 30 positions in Indianapolis during their current hiring season. They anticipate the need to hire just as many licensed roles in the coming years, though this number could vary based on attrition forecasts. Newly hired

advisors at UnitedHealthcare are typically college graduates or experienced professionals from other companies who do not have a clear career path. They are hired in at a competitive base pay with the opportunity for sales incentives. All professionals hired were required to have their health and life licensure.

### Opportunity

UnitedHealthcare aims to attract high-quality talent who are committed to launching and advancing their career at the organization. Students will have the opportunity to advance into team leadership positions and build a long-term career. Given the growth trends in the labor market as well as the evolving nature of healthcare offerings, UnitedHealthcare projects the need for an additional 20 - 25 sales professionals annually in the coming years. Securing this talent will ensure that UnitedHealthcare’s members receive top-quality product guidance, support, and service which supports UnitedHealthcare’s overall mission of helping people live healthier lives.

### Program Overview

#### Vision

To become the provider of choice for millions of people aiming to live healthier lives by ensuring they interact with exceptional professionals that provide unparalleled product guidance, counsel, and support.

#### Mission

To recruit and equip qualified sales professionals to deliver the best customer experience at UnitedHealthcare and to prepare them for long-term careers through an experiential training program.

### Talent Pipeline

**The focus of this pipeline is to develop a pathway of 20 - 25 sales professionals annually who excel in client communications, professional selling, business administration, finance, and marketing within UnitedHealthcare.** These professionals will initially gain foundational exposure to exceptional customer service practices through a consultative approach, while working toward becoming dedicated sales and business leaders. To accomplish this goal, UnitedHealthcare will select an education partner with which to adapt a pre-existing program within business, professional selling, or communications to produce highly-skilled and prepared professionals to fill the targeted roles.

The program will provide students with the opportunity to obtain their health and life insurance license and launch long-term careers with an industry-leading company. UnitedHealthcare will embed the

pathway within its overall career advancement offerings by providing opportunities for internships, on-site learning activities, and potential employment, pending satisfactory completion of all program components. In exchange for these opportunities, professionals will commit to two years of sales employment with UnitedHealthcare.

## **Program Benefits**

The new program will have significant benefits. First, it will offer students access to a comprehensive pathway that provides **hands-on curriculum and internship experiences** that will expose them to different areas of UnitedHealthcare, ultimately preparing them for a career within the organization. Students will gain exposure to the day-to-day tasks of a business professional and will have the benefit of **completing UnitedHealthcare onboarding training in advance of employment**, which will allow them to achieve competency more quickly following graduation. Additionally, students who successfully complete the program will have **priority status to interview for a potential job placement within UnitedHealthcare**.

This pathway will have numerous benefits for the education partner, as well. The partnership will create a direct link to the knowledge and skills demanded by employers, as UnitedHealthcare content experts will help to shape the education model and experience. This connection will also offset the cost of faculty to scale program size and will provide a direct route into the sales and insurance fields. Ultimately, student outcomes could increase visibility for the academic program and increase the number of enrolling students.

## **Student and Education Partner Engagement**

UnitedHealthcare will engage with students in a variety of ways to support the development of highly-educated and skilled sales advisors. UnitedHealthcare will support paid internship experiences and individuals in obtaining their health and life insurance license. UnitedHealthcare has a history of providing high-quality experiences for students. Internships include challenging project assignments, mentorship programs, social events, and professional development opportunities. Also, individuals who are currently supported by UnitedHealthcare in taking the health and life exam have a passing rate of 85%, which is significantly above the 54% passing rate in the state of Indiana in 2014. Finally, employees at UnitedHealthcare report high job satisfaction, particularly with the opportunity to make a difference in members' lives daily. UnitedHealthcare conducts a bi-annual employee engagement survey, and consistently exceeds the global benchmark for engagement scores.

Further, UnitedHealthcare will support curriculum development, and the pipeline can serve as a gateway to broader programs in the future with the education partner.

## **Request for Information Guidelines**

### **Education Partner Criteria**

UnitedHealthcare has identified important criteria for selecting an education partner with which to create this pathway. These criteria fall into the categories of coursework, faculty/administration investment, financial, location, and program characteristics. Specifically, UnitedHealthcare would like students' coursework to include training in business administration, communication, professional selling, sales management, risk management, marketing, and finance.

**Please respond in a Word document (maximum 5 pages plus appendices) with an overview of your relevant program(s) that includes evidence based on the criteria listed below.**

## Partner Information

Category	Criteria	Sample Evidence
<b>Coursework</b>	Course offerings within professional sales, business administration, marketing, basic finance / math, communications, risk management, and sales management	<ul style="list-style-type: none"> <li>• Course maps</li> <li>• Course syllabi</li> <li>• Course offerings schedules</li> <li>• Statement affirming willingness to adapt or expand course offerings</li> <li>• Program offerings options</li> </ul>
	Willingness to adapt or expand course offerings	
	Program with required internship component	
	Program experiences that develop interpersonal skills	
	Online program/course offerings	
	Part-time program offerings	
<b>Faculty/ Administration Investment</b>	Faculty with industry experience	<ul style="list-style-type: none"> <li>• Faculty biographies</li> <li>• Number or percent of adjunct faculty</li> <li>• Requirements for adjunct faculty</li> <li>• Statement expressing commitment to build partnership</li> </ul>
	Openness to / utilization of adjunct faculty	
	Administration investment in pipeline development	
	Excited to build partnership with industry	
<b>Financial</b>	Amount of debt the average student has in the relevant program(s) upon graduation	<ul style="list-style-type: none"> <li>• Data for average amount of debt</li> <li>• Cost of attendance</li> <li>• Number of scholarships and the average amount provided to students</li> </ul>
	Cost of attendance	
	School's ability to secure scholarships to support students in pipeline	
<b>Location/ Facilities</b>	Geographic location/proximity to UnitedHealthcare	<ul style="list-style-type: none"> <li>• Distance to UnitedHealthcare</li> </ul>
<b>Program Characteristics</b>	Program's national ranking	<ul style="list-style-type: none"> <li>• Data regarding applications, enrolled students, student-faculty ratios, persistence, GPA, program acceptance, employment rates, and in-state retention</li> <li>• Examples of areas of employment for recent graduates</li> </ul>
	Number of enrolled students in relevant program(s) of study	
	Student-faculty ratio	
	Student GPA (25th, 50th, 75th percentile)	
	Year-to-year persistence	
	Threshold for degree program acceptance	
	Average time to graduation	
	Employment in field(s) of study post-graduation	
Current in-state retention post-graduation		

Category	Criteria	Sample Evidence
Partnership	Experience with building industry partnerships	<ul style="list-style-type: none"> <li>• Previous examples of similar partnerships with industry</li> </ul>
	Prior relationship between education partner and UnitedHealthcare	

## Next Steps

### Selection Process



**Potential education partners should provide responses to the items requested and submit to Erica Viar ([erica.viar@ascendindiana.com](mailto:erica.viar@ascendindiana.com)) by Friday, July 12, 2019.** After responses have been received, Ascend will reach out to schedule a meeting with the potential partner and UnitedHealthcare to review the proposal. After the review is completed, UnitedHealthcare will select a partner. UnitedHealthcare will then meet with the partner to align on a memorandum of understanding (MOU) to move forward.

Once the MOU is signed, UnitedHealthcare, Ascend, and the education partner will enter a planning phase to develop the program content, which will take approximately nine months. Ascend commits to planning and creating materials for meetings, thought partnership in program design, and project management. UnitedHealthcare and the education partner can expect to commit staff time to gathering data, attending planning meetings, securing internal investment and approval, and preparing the program for launch. UnitedHealthcare would like to select the first cohort of students in Spring 2020.

### Contact Information

Please send your questions and submit your responses to:

**Erica Viar**

Director of Consulting  
[erica.viar@ascendindiana.com](mailto:erica.viar@ascendindiana.com)  
 (317) 502-3014