

## CASE STUDY

# Inside UnitedHealth Group's global capability ownership model

The healthcare industry has long relied on mergers and acquisitions (M&A) to grow, but these deals often increase organizational complexity, making enterprise management harder as organizations scale. Health plans today are focused on reducing costs, increasing efficiency, improving performance, and enabling innovation in a sustainable way. UnitedHealth Group (UHG) partnered with Optum Advisory to design and implement a global capability ownership (GCO) model, which allowed UHG leaders to assess operations, set strategic priorities, and develop tactical plans for their contact centers, establishing a new mechanism to drive enterprise goals and enable more effective enterprise transformation at scale.

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**Published** – November 2025

**Read time** – 15 min.

**Audience**

- Health plans



# Overview

## The challenge

For many years, growth has been a key focus for healthcare leaders. Inorganic organizational growth often introduces greater complexity and difficulty managing accumulated assets as the organization scales. Many larger health plans that grow through mergers and acquisitions (M&A) struggle to realize the full benefits and synergies anticipated from these deals and to achieve comprehensive integration of new assets.

Today, health plans are focused on reducing costs, streamlining operations, increasing efficiencies, and improving member experience. To do this effectively, health plans need:

- Enterprise-level visibility into operational performance.
- Cross-business alignment on who has authority to set strategy, make key decisions, and drive change.
- Sufficient integration of frontline expertise to anticipate the implications of enterprise decisions for specific business units or teams.

Large, complex payers may be tempted to adopt a narrower focus when identifying opportunities to address these challenges. While this impulse does have benefits, it leaves significant value untapped compared to when organizations tackle this more holistically.

## The organization

Optum Advisory partnered closely with UnitedHealth Group (UHG) leaders to design and implement a global capability ownership (GCO) model to help address these challenges. This model aims to help UHG address organizational challenges for key operational capabilities and enhance enterprise decision-making. The GCO's scope included all of UHG, including UnitedHealthcare (UHC) and Optum.

## The approach

GCO development started with a focus on UHG's contact center organization. Optum Advisory designed the GCO in close partnership with UHG leaders to include representation and input from all parts of UHG, ensuring that the right people were engaged early and regularly to support solution development and enable organizational. The team conducted stakeholder interviews to inform GCO governance design, support charter development, and ensure organizational alignment before formally kicking off the initiative.

After the GCO launch, Optum Advisory and UHG leaders collaborated to build a current state assessment and establish data baseline for specific functions, define strategic priorities, and develop supporting tactical execution plans with clear accountabilities.

The GCO has helped leaders across the enterprise jointly define and execute enterprise agendas, effectively creating a “central nervous system” for each functional area. New communication tools were created to support this model and ensure cross-enterprise (and later also cross-GCO) visibility into insights learned, progress and decisions made, and value realized.

## The result

The establishment of the GCO led to significant results for UHG. Examples include:

- **Increased enterprise cost savings and efficiency.** Creating efficiency across workforce planning and management; eligibility, enrollment, and billing; provider data application decommissions, and more resulted in a projected **~\$1.9 billion** in savings across contact center opportunities alone (according to 5-year projections of business value delivery, resource planning and redeployment, and AI/machine learning). These projections reflect only a fraction of the GCO's total impact.
- **Establishment of more holistic operational baselines at the enterprise-level.** The GCO enabled enterprise-wide views of capital expenditure, tool and technology use, artificial intelligence and machine learning (AI/ML) deployments, sourcing and BPO footprint, as well as more consistency in definitions, calculations, and reporting for performance metrics that matter and more. Altogether, this serves as a baseline from which to make more informed and better enterprise decisions.
- **An enterprise roadmap with enabling governance and teams to drive organizational change.** Assigned teams defined clear execution priorities and roadmaps for each focus area, which were aggregated into cross-workstream plans. The established governance structure serves as an ongoing mechanism to pick and foster decisions on GCO priorities.
- **Increased speed to value in scaling enterprise-wide solutions.** This is particularly important for deploying of key technologies, such as AI, and ensuring effective mobilization of enterprise teams in assessing, piloting, and scaling AI in a coordinated way.
- **A culture shift toward more enterprise stewardship.** GCOs fostered a more collaborative cross-enterprise culture, where stakeholders increasingly acted as stewards of their own business units and the broader enterprise. About 500 executives were engaged as part of the GCOs. GCOs shared best practices and challenges, drove cross-enterprise solutioning, and preserved the autonomy of profit and loss owners to manage their businesses. More than 18 months after launch, the GCOs remain an integral part of UHG, serving to reinforce a culture focused on continual enterprise alignment, innovation, and performance and cost management rigor.

# Approach

## How UnitedHealth Group transformed enterprise operational performance with a global capability ownership model

The GCO created a “central nervous system” for each functional area within UHG, helping leaders across the enterprise jointly define and execute enterprise agendas.

### The 4 steps

**01** Design a comprehensive governance and operating model.

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**02** Define clear GCO priorities and assess organizational readiness for change.

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**03** Define and execute a roadmap to enterprise value by workstream.

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**04** Expand and scale GCO model to other operational functions.

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# 01 Design a comprehensive governance and operating model

When the first GCO was established for UHG's contact center, the Optum Advisory team created a governance and operating model. The team recognized that when designing solutions requires leaders with deep knowledge of operational realities from each business engaged in finding solutions. Each business operates with unique rules, considerations, and constraints that impact the relevance and viability of proposed enterprise solutions in each area — whether that's regulations, consumer needs and preferences, or partnerships.

As a first step, the Optum Advisory mapped which enterprise stakeholders must engage in the design and execution of GCO priorities going forward. In doing so, the team:

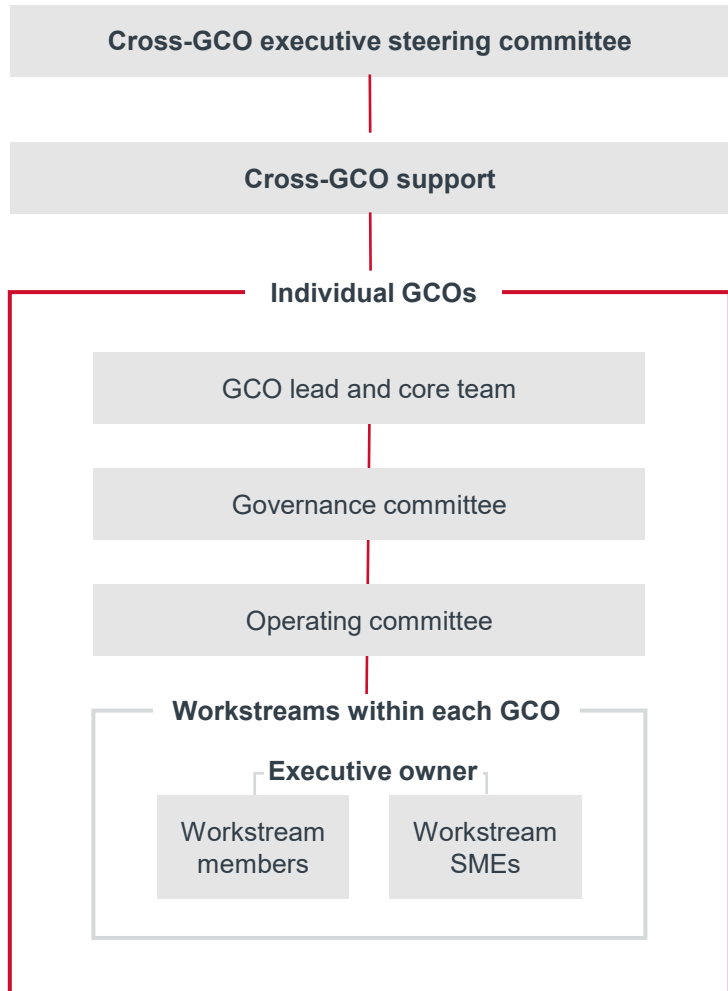
- **Ensured that the right people were at the table.** The GCO identified leaders and teams managing and supporting contact center operations across UHG, UHC, and Optum businesses. The GCO also leveraged cross-enterprise leaders with operational expertise to drive ideation and resolution, ensuring that these efforts would be grounded in the realities of each business.
- **Defined clear roles and expectations for engaged stakeholders** — whether problem-solving, decision-making, or driving organizational alignment and adoption.
- **Investigated whether competitors or other industry players had created similar capabilities** that could serve as benchmarks or shed light on best practices in the design of the GCO model.

For the GCO to be successful, engaged stakeholders needed the ability to influence or directly drive organizational change. To achieve this, the GCO identified:

- **Executives** responsible for shaping and driving strategic priorities for their business who could support and enable GCO decisions. The COOs of all UHG businesses were included in the Governance Committee, which was responsible for making key decisions for their GCO on capital funding, best practices, tools, hiring, sourcing, staffing, opportunity prioritization, and more.
- **Operational leaders** responsible for managing the contact center assets to support solutioning. These individuals sat on the Operating Committee to drive solutioning and share knowledge specific to their functional areas and businesses. Depending on their areas of expertise and interest, these leaders were embedded in specific workstream teams to ensure appropriate cross-enterprise representation, input, and consideration.

In partnership with UHG leaders, the GCO team assembled a starter list of enterprise executives to serve on the governance and operating committees. Committee stakeholder lists, expectations, and benefits of joining the GCO were finalized and communicated in the subsequent stakeholder interviews and GCO kickoff.

### Governance structure for current GCOs\*



\* Adapted from UnitedHealth Group

# 02 Define clear GCO priorities and assess organizational readiness for change

As the Optum Advisory team developed the governance and operating model for the contact center, it assessed UHG's organizational readiness and capacity for change. This required understanding the perspectives of cross-enterprise business and contact center leaders on where this new capability could deliver value so the team could "go slow to go fast" and do this exercise thoughtfully.

The Optum Advisory team conducted interviews with about 70 UHG, UHC, and Optum executives chosen for the Governance and Operating Committee. By involving these stakeholders early and understanding their priorities with the GCO, the team increased stakeholder confidence and buy-in in the process and increased participation. The interviews also helped the team understand:

- Which contact center assets were managed or supported by each stakeholder.
- The biggest needs, concerns, and opportunities within each contact center.
- Perspectives on the desired nature and scope of a GCO's role (if any) and where and how the GCO could deliver value.

This assessment helped the team:

- **Understand the starting level of support for the GCO**, including which stakeholders were for, against, or neutral to the idea of a GCO and later workstream-level priorities.
- **Create tailored stakeholder engagement strategies** to manage and communicate with those groups differently.
- **Gauge where the GCO had a clear mandate** to support priority setting and anticipate areas where change would be more difficult.
- **Collect baseline data** on current state operations and performance.
- **Secure buy-in and validate stakeholders** to involve in workgroups set up to drive solutioning for GCO priorities.

While interviewees recognized the nuances of each business, they shared a desire for more:

- **Global enterprise visibility** into contact center assets, performance, best practices, and innovations.
- **Standards** with performance measurement and management.
- **Standardization of practices** across the enterprise where it made sense and where there are clear industry or enterprise best practices.

During the assessment phase, interviewers discovered considerable interest in a GCO model and consensus around which opportunity areas to tackle. Interviewees confirmed that eight focus areas (or workstreams) had a clear mandate for change — including five core focus areas (performance measurement and management; capital management; tools rationalization and sourcing; talent and staffing; key workflows and integrations) and three quick win opportunity areas (staffing clearinghouse, AI/ML, cross-enterprise incident, and issue management).

GCO executives wanted to ensure that the GCO demonstrated meaningful and immediate value to enterprise stakeholders. The team started with an initial list of quick win opportunities, from which the three were prioritized using the criteria below.

### Criteria for “quick-win” opportunities

Compliance risk	Satisfy regulatory requirements
Capital requirements	Understand level of investment needed
Enterprise/Leader prioritization	Advance key value drivers
Complexity/Time to value	Demonstrate “quick progress”
Consumer impact	Improve experience across constituencies

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As we were beginning conversations across the business, I anticipated some natural resistance to the approach, because we were challenging the sovereignty of individual operating teams. But we actually found the opposite and a real interest in finally achieving the promise of scale we all know this enterprise could bring.

**Mike Baker, Chief Operating Officer**  
UnitedHealthcare



# 03 Define and execute a roadmap to enterprise value by workstream

For each core focus area, teams were established and deployed to create roadmaps — identifying, prioritizing, and charting a path forward for tackling key opportunities within their workstream. As part of this effort, operators from different parts of the enterprise met to discuss shared and unique challenges, opportunities, and best practices. This gave operators an appreciation for their peers’ realities and experiences. In addition, it pushed leaders to think beyond siloed toward greater adoption of enterprise thinking and ownership.

When the roadmaps were combined, they helped lay the foundation for better outcomes and increased cost savings, efficiencies, innovation, and quality. For each core focus area, the GCO:

- Conducted a current state assessment to understand operational challenges and risks.
- Defined a vision, key objectives, and desired outcomes.
- Developed “crawl, walk, and run” goals to drive near-term action, with parameters and clear accountabilities for each phase of work: crawl (less than 30 days), walk (less than 90 days), and run (more than 90 days).
- Included a deliberate mix of workstream participants to reflect a cross-section of the enterprise. A UHC and Optum executive sponsor was named for each workstream. Representatives across UHC and Optum lines of business were also asked to participate for each workstream.
- Quantified the value generated to track and communicate enterprise wins via the GCO.

## Example: Tools Rationalization

<b>Opportunity</b>	<ul style="list-style-type: none"> <li>• Align strategy to eliminate duplicative solutions that create friction and experiential variation.</li> <li>• Inform future technology decommission roadmaps.</li> </ul>
<b>Crawl, walk, run goals</b>	<ul style="list-style-type: none"> <li>• Develop an inventory of current investments across 11 capability areas</li> <li>• Conduct a gap assessment.</li> <li>• Define a strategy and roadmap for tech stack rationalization.</li> </ul>
<b>Results</b>	Decommissioned older, higher cost applications in favor of integrated and advanced technology solutions and coordinated across business units to reduce duplication or one-off technology use

# 04 Expand and scale GCO model to other operational functions

As health plans work to reduce costs and address other strategic priorities, it is important to lay the groundwork to ensure that the right people are engaged in designing and driving needed solutioning and change management. Foundational enabling capabilities like the GCO model can be a key differentiator in creating better organizational visibility, increasing coordination and nimbleness in solutioning or response, and ensuring alignment in implementing and scaling solutions more effectively and sustainably.

Because the contact center GCO was a success, the GCO model was expanded. The same methods used for the contact center have been adapted and deployed for 10 additional functional areas:

- Payment integrity
- Workforce planning and management
- Eligibility, enrollment, and billing
- Provider data enablement
- Revenue cycle management
- Care management and disease management
- Utilization management
- Claims operations
- Operations implementation and readiness
- Operational learning solutions and training

# Results

\$1.9B

Projected and realized savings across contact center opportunities identified (according to five-year projections of business value delivery, resource planning and redeployment, and AI/machine learning).

\$479M

Savings from workforce planning and management opportunities (five-year projections)

\$158.5M

Savings from eligibility, enrollment, and billing opportunities (e.g., application simplification, AI/automation)

5-7x

Return on capital over five years for provider data investments

\$500M

Expected returns on provider data investments (five-year projections)

20%

Expected reduction in TCO (five-year projections)

## Want to learn more about optimizing your organization through enabling functions like GCOs?

Optum Advisory can help you determine the right tactics to streamline operations, improve performance, modernize your business, and design the right enabling capabilities to support organizational transformation.

Get in touch with Optum at [advisory.com/optum-support](https://advisory.com/optum-support)

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