

ebms 
**HEALTH &
BUSINESS**
SYMPOSIUM  2018

REDUCE COSTS:

Navigating with
New Information





Reduce Costs

Contain costs for
***organizational
well-being***



Improve Care

Improve the
care experience for
member well-being



Make It Easy

Simplify the
benefit journey for
everyone's well-being

WHERE HAVE WE BEEN?



Where Have We Been?

**For 25 years,
PPOs did the
navigation
for us**

We trusted networks to:

- ▶ Enroll high-quality providers
- ▶ Negotiate the best prices
- ▶ Ensure value

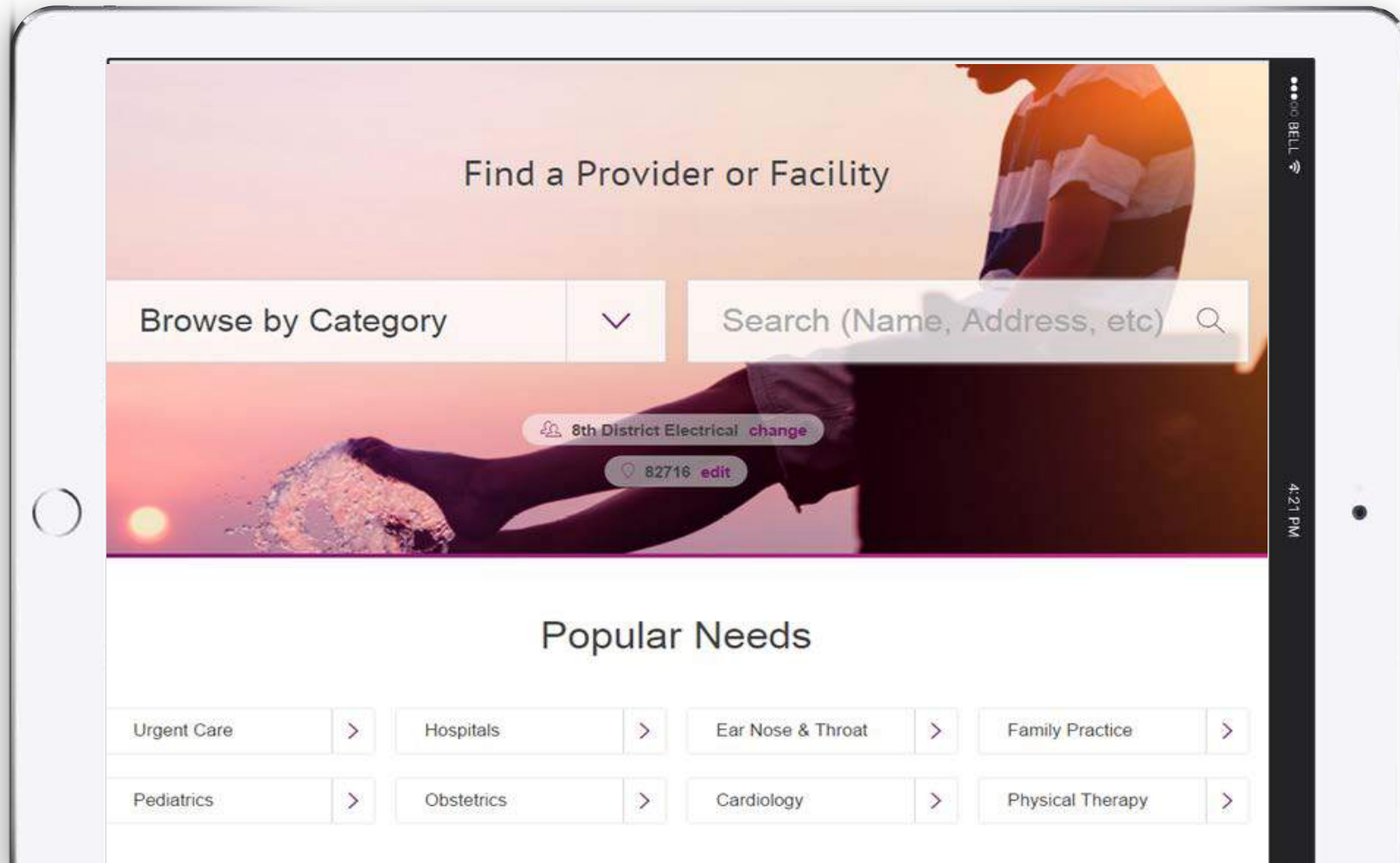
They diluted our expectations:

- ▶ Developed homogenous networks
 - Most include nearly 100% of all hospitals into their networks
 - Most physicians included
 - Any willing provider – statute that mandates provider access to PPO's if they meet the credentialing requirements

Was our trust warranted?

Static Navigation

(THE OLD-FASHIONED WAY)



Inpatient Benchmarks By DRG and State

470

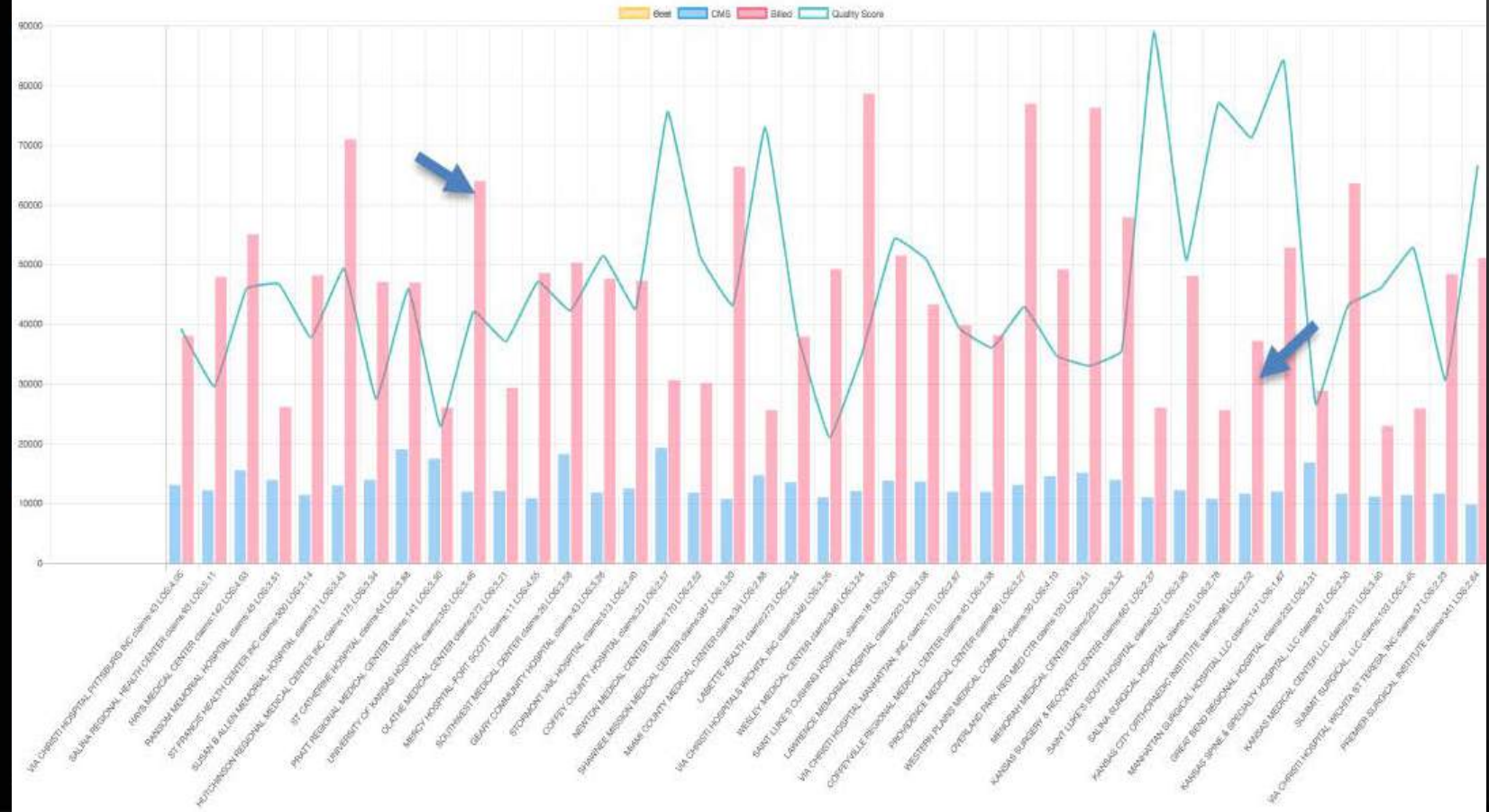
Filter DRGs

470 MAJOR JOINT REPLACEMENT OR REATTACHMENT OF LOWER EXTREMITY W/O MCC SURG

KS

Search

470 MAJOR JOINT REPLACEMENT OR REATTACHMENT OF LOWER EXTREMITY W/O MCC IN KS



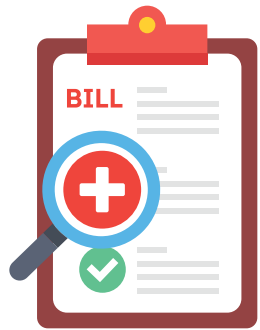
MacBook

WHERE ARE WE HEADED?

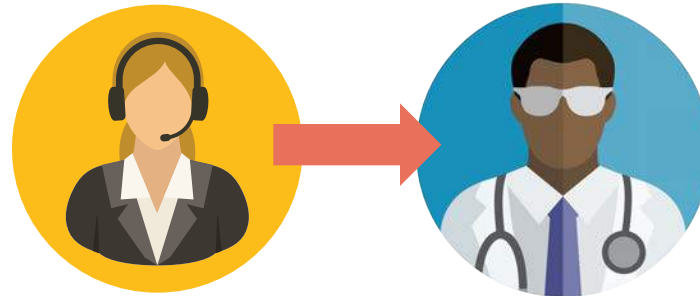


Where Are We Headed?

Most exciting time in 25 years in this business!



REFERENCE-BASED
PRICING



DIRECT
CONTRACTING



INNOVATIVE PROGRAMS
THAT RELY ON NAVIGATION

The industry responds to loss of trust...

Proactive Navigation

Defined as the practice of directing members to highest quality, lowest cost providers

Early example: Transplant networks

- ▶ Extremely high-cost procedures
- ▶ Motivation was high to control quality/cost
- ▶ COEs achieved remarkable results

THIS IS HOW WE IMPACT COST



Trends We Are Changing

**Bend the
curve on
problematic
trends**



**LACK OF QUALITY
DATA USED IN
REFERRALS**

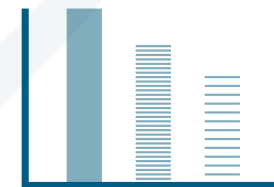


**LOW CONSUMER
ENGAGEMENT
DUE TO LACK OF
TRANSPARENCY**

**Adverse events,
poor outcomes,
& preventable
readmissions**



**HUGE PRICE
VARIATIONS
ACROSS
PROVIDERS**



**PPO VALUE
UNCLEAR**

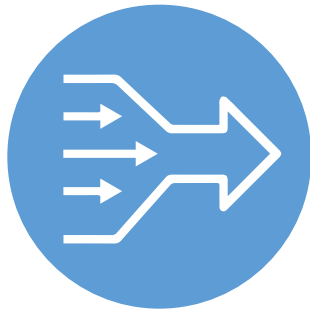


miChoice 

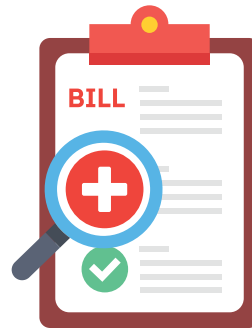
**Navigating the Path for
High-Value Healthcare**



What is it?



**SIMPLE, YET
POWERFUL PROGRAM**



**COST
TRANSPARENCY TOOL**



**MEDICAL
CONCIERGE SERVICE**



What does it do?



**NAVIGATE MEMBERS TO
HIGH-QUALITY, LOWER-
COST PROVIDERS**



**IMPROVES
OUTCOMES**



**LOWERS COST TO
MEMBER AND PLAN**



STEP 1:

Member connects with EBMS before an expected surgery

STEP 2:

A miChoice navigator presents quality & cost data for each possible facility

STEP 3:

The navigator coordinates clinical & financial details (and handles travel arrangements if necessary)

STEP 4:

A miChoice nurse case manager coordinates all follow-up care

The miChoice Ranking System

QUALITY + COST = VALUE

Hospital Name	miChoice Cost-Quality Ranking	COST		QUALITY		Patient Responsibility	Facility Selection
		Targeted Payment	Medicare	State Percentile	National Percentile		
Swedish Covenant Hospital • Chicago, IL	A+	\$51,432	\$33,955	86%	88%	\$0	Proposed
Northwestern Memorial Hospital • Chicago, IL	A	\$55,549	\$37,032	79%	80%	\$0	Proposed
Saints Mary and Elizabeth Medical • Chicago, IL	A	\$52,278	\$34,852	69%	70%	\$0	Proposed
Resurrection Hospital Chicago, IL	B	\$53,067	\$35,378	45%	50%	\$4,800	
Rush University Medical Center • Chicago, IL	B	\$67,376	\$44,917	87%	83%	\$4,800	
Advocate Illinois Masonic Medical • Chicago, IL	C	\$62,071	\$41,381	44%	47%	\$6,000	Planned
The University of Chicago Medical • Chicago, IL	C	\$67,683	\$45,122	50%	53%	\$6,000	
University of Illinois Medical Center • Chicago, IL	D	\$75,439	\$50,293	48%	52%	\$6,000	
Mercy Hospital & Medical Center • Chicago, IL	D	\$59,108	\$39,405	23%	27%	\$6,000	
Mount Sinai Hospital Chicago, IL (Out Of Network)	E	\$62,022	\$41,348	15%	17%	\$6,000	

Bundled All-Inclusive Procedures

PRE-OP

Consultation
Lab Work

SURGERY

Anesthesiologist Fees
Surgeon Fees Pathology
Facility Fees Implants/Hardware

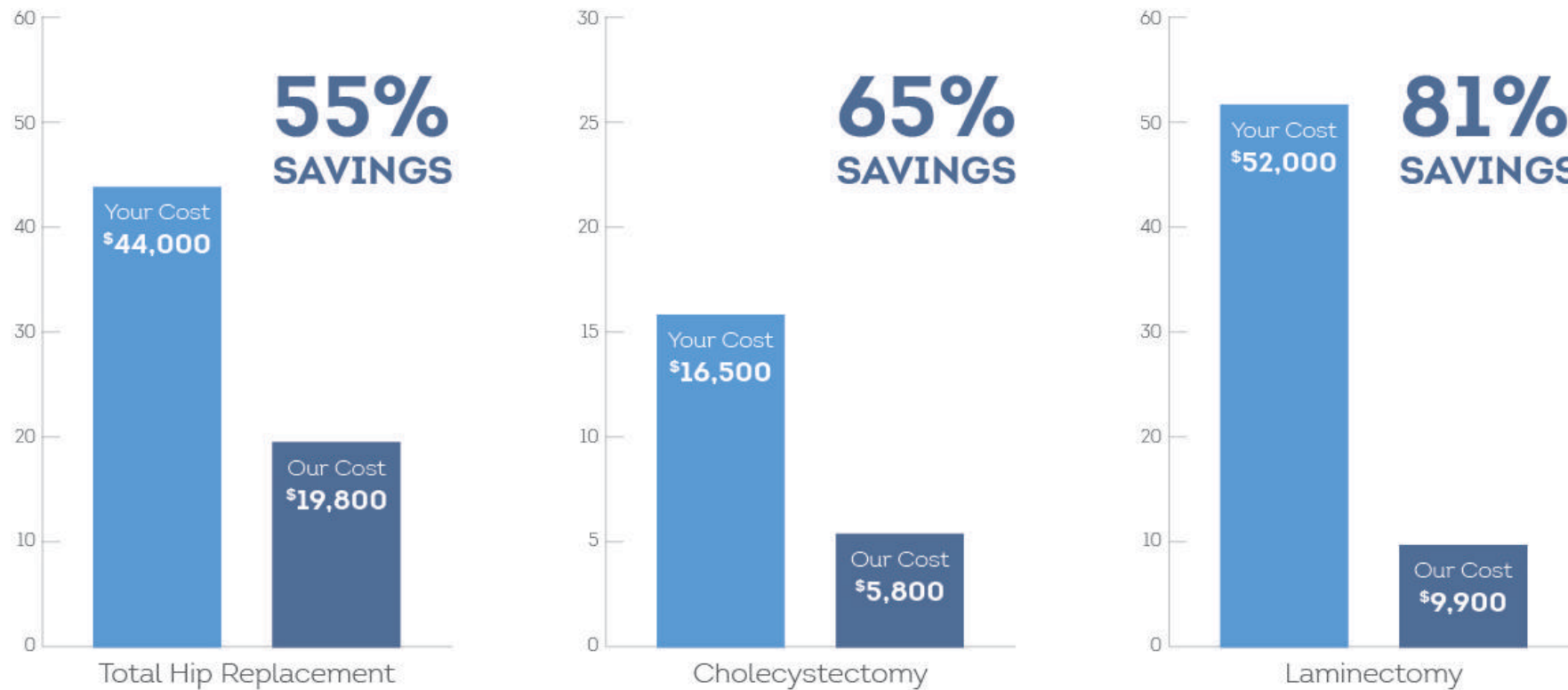
POST-OP

Follow Up Visit
DME (durable medical
equipment)

Surgery Cost Containment

TOP PROCEDURE COST COMPARISON

See what our **HIGH PERFORMANCE** Network of Doctors & Facilities can do for **YOU!**

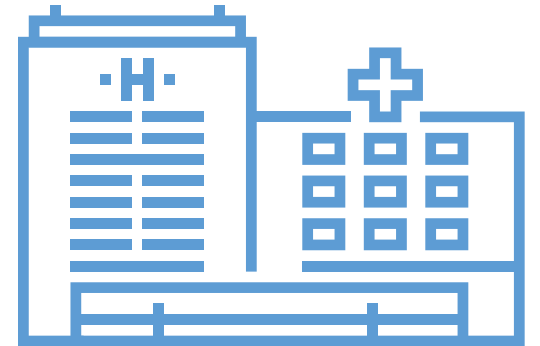


KEYS TO SUCCESS



Increase Engagement

DELIVERED THROUGH miChoice, UM, CM, ADVOCATE



EARLY ENGAGEMENT

- Risk score
- Facility/physician pairing



ENGAGE AND INCENTIVIZE

- Reward the patient for choosing high value

E D U C A T E



PRE-CERT

- All planned inpatient and surgical outpatient
- Engage/educate patients on options



COORDINATE

- With physician to move the procedure to A or A+



COORDINATE

- Travel and care for members who must travel outside their primary location

Incentive Recommendations

SPD LANGUAGE AVAILABLE

WAIVING OUT-OF-POCKET

**No Copayment
Or Deductible**

*For choosing
A+ or A
providers*

BENEFIT DIFFERENTIAL

**Tiered
Reimbursement
Schedule**

*Value based
benefit schedule*

HSA CONTRIBUTION

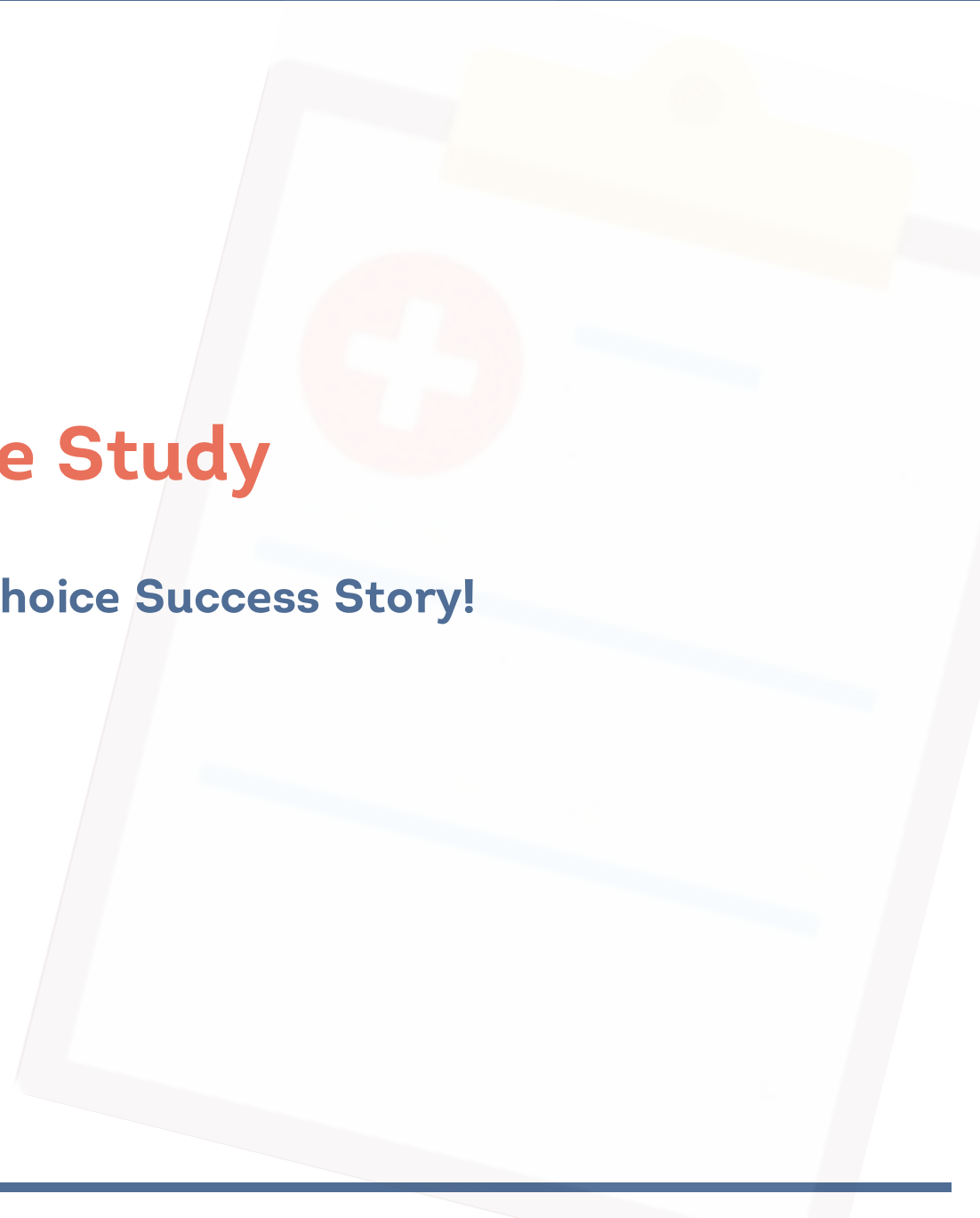
**Employer
Contribution
To HSA**

*For A+ or A providers
not to exceed
\$599.99*



Case Study

A miChoice Success Story!



miChoice



Reduce Costs

Contain costs for
*organizational
well-being*

*Bundled, direct
contracted
rates*



Improve Care

Improve the
care experience for
member well-being

*Exposure to
high-quality
providers*



Make It Easy

Simplify the
benefit journey for
everyone's well-being

*With proactive
navigation*

Questions
Comments
Emotions



MIKE TRENT, REGIONAL VICE PRESIDENT OF SALES

720.724.3636 • mtrent@ebms.com

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**HEALTH &
BUSINESS**
SYMPOSIUM 2018

THANK YOU

