



## MOTIVATING MEMBERS TO SAVE




Health plan discovers nearly \$50 million in potential savings if its members select lower-cost care treatments. Employer also achieves 8x return by motivating employees to shop smarter.

### CONCERNS OVER RISING COSTS

Health plans, members and employers today all share one major concern: the rising cost of health care. Helping people find and use lower-cost providers and services is a critical step in the right direction. The problem is, they don't know how much something costs until it's too late. In fact, one study shows 78% of people would have made different choices if they knew the cost of a service in advance.<sup>1</sup>

One large west coast health plan is working to lower its members' medical bills. How? By empowering them to make smarter, cost-saving decisions with direct access to cost information based on their plan and deductible amounts.

### BENEFITS OF HEALTHSPARQ ONE AND HEALTHSPARQ REWARDS

-  Members empowered to shop for high-quality, low-cost care
-  Nearly \$50 million in cost-savings opportunities
-  8x return for employer through incentives program

## THE POWER OF DATA

Using the HealthSparq One™ integrated software platform, the health plan was not only able to help its members shop for health care, but also understand the real impact these tools deliver. By analyzing claims data over a two-year period, HealthSparq provided the plan with insights into the cost savings generated when people shop for health care services online before getting treatment.

## EXCITING RESULTS

Since implementing HealthSparq One, the plan saved nearly a half-million dollars in actual costs. More significantly, they identified nearly \$50 million in potential cost-savings if every member used these tools. The new objective? Get more members to shop for care.

## DRIVING MORE USE

Everyone wants to save money. But sometimes they need extra motivation. In fact, independent research shows around 80% of people would choose a cost-saving provider if given incentives as low as \$25.<sup>2</sup> Therefore, to help make shopping for health care services a regular activity for members, the plan implemented HealthSparq Rewards™, a full-service program offering cash-based incentives for people who select quality, cost-effective health care options. One of their initial participants was a 200-employee company.

## BIG-TIME ROI

The company decided to offer employees incentives for imaging and surgical treatments, since costs often vary significantly. In just six months, they were able to save thousands in health care costs—amounting to an 8x return on its investment.

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The combination of HealthSparq One and HealthSparq Rewards motivates people to find the most affordable options, helps them make informed decisions—and helps health plans, members and employers alike reduce health care costs.

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## REWARDING MEMBERS IS EASY

As members search for treatment costs using HealthSparq One, they are automatically notified about reward opportunities. Participation is as simple as a quick opt-in and selection of the incentive type, such as a gift card or Visa card. Once the member has the treatment and the claim is processed, they automatically receive their reward.

<sup>1</sup>Creating Savvy Health Care Consumers survey report by Blue Research.

<sup>2</sup>Do incentives work in health care? The diagnosis might surprise you., MHealth, June 2016.