



HEALTH CARE REIMAGINED

WISCONSIN'S FIRST HIGH-PERFORMANCE HEALTH PLAN SOLUTION



DELIVERING **VALUE** SERIES

BHCG-Centivo High-Performance Health Plan Solution

February 16, 2022

BHCG MISSION-DRIVEN STRATEGY

- WI – high quality, but high costs – health care status quo is unsustainable
 - Unaffordable for employers, employees and their families; can't continue to push costs to employees
 - Significant differences in cost-effectiveness not linked to measurable differences in quality
- We must
 - Reward value, not volume
 - Have a direct employer voice with providers and better alignment/accountability



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BHCG-CENTIVO PARTNERSHIP



- Why Centivo?
 - Rigorous selection process
 - Proven track record of building high-performance, primary care-centered network solutions
 - No Medicare, Medicaid or fully insured products to protect
- Strong alignment with BHCG's mission and strategy
 - Provides full administrative services and network contracting
 - Highly competitive and fully transparent fees



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AGENDA

- **BHCG-Centivo Partnership**
Ashok Subramanian, Co-Founder & CEO, Centivo
- **Advantage of Participation – An Employer’s Viewpoint**
*Janet Lucas-Taylor, Senior Director Employee Benefits,
Northwestern Mutual*
- **Advantages of Participation – A Health System’s Viewpoint**
*Paul Mason, COO, Ascension Medical Group – Wisconsin
Viren Bavishi, DO, President, Clinical, Ascension Medical
Group - Wisconsin*
- **High-Performance Product Offerings**
*Dave Osterndorf, BHCG Strategic Consultant & Chief
Actuary, Centivo*
- **Questions & Answers**



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THE POWER OF PARTNERSHIP. HEALTH CARE REIMAGINED.

Reimagining the health plan

February 2022

A catalyst for change



THE POWER OF PARTNERSHIP. HEALTH CARE REIMAGINED.

Our shared goals were simple yet powerful:

- 1 | Affordable health care for employees and their families
- 2 | High-quality
- 3 | Cost sustainable for the business community
- 4 | Compensation tied to value

And in a short period, together we've:

- Identified top performers with an approach to drive EEs to them (Physician Value Study)
- Negotiated multiple network options w/pricing up to 15% better than traditional market-leading players
- Put PCPs at the center of care w/referrals based on quality/efficiency --> better care + lower costs
- Elevated the employer voice by facilitating relationships and accountability with health systems

None of this would be possible without BHCG and the WI business community

Exploring financial sacrifices

Take-aways from Centivo's 2021 Healthcare and Financial Sacrifices Survey

1

Workers face mounting healthcare affordability issues; cost sharing features such as high deductibles are an underlying cause.



- 9 out of 10 surveyed have a deductible
- Of those with a \$4k+ deductible, 43% couldn't cover it, and 48% have skipped care because of it

2

Medical expenses are a significant cause of mental health and well-being issues.



Of those who faced significant medical expenses:

- Nearly 3 of 5 made financial sacrifices as a result (debt, cutting back on essentials, etc.)
- 27% said it had a major impact on their mental health

3

Conventional wisdom that health plan members will never 'tradeoff' certain offerings for savings is simply false.



73% percent of respondents are willing to trade off or forego plan features for a 10-30% savings

Access to high value care in Eastern Wisconsin

WI-1

8% TCC medical savings

Includes all major healthcare systems



WI-2

16% TCC medical savings

WI-1 minus Advocate Aurora



WI-3

28% TCC medical savings

Excludes Froedtert & Medical College of Wisconsin



Strategic relationships only make us stronger

Pharmacy solutions



- BHCG/Centivo partnership with health systems aligns formularies and prescribing behavior to reduce member friction
- Discounted PEPM with Navitus through BHCG relationship

Stop loss



- Our partners financially validate our solution with 4-7% guaranteed and 20% expected savings

Specialty programs



- Utilization and case management through Centivo's partners or network providers, or option to bring your own

Healthcare navigation

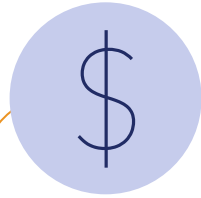


- Collaborative relationship with BHCG/Centivo to ensure members are best equipped to navigate their care

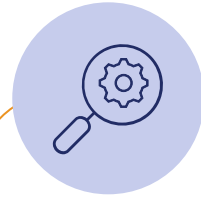
More than just a health plan – we're all in this together



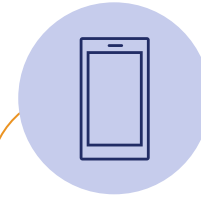
CURATED
NETWORK
ACCESS (LOCALLY,
NATIONALLY AND
VIRTUALLY)



BETTER TOTAL
COST OF CARE
THROUGH MORE
EFFICIENT AND
LOWER PRICED
CARE

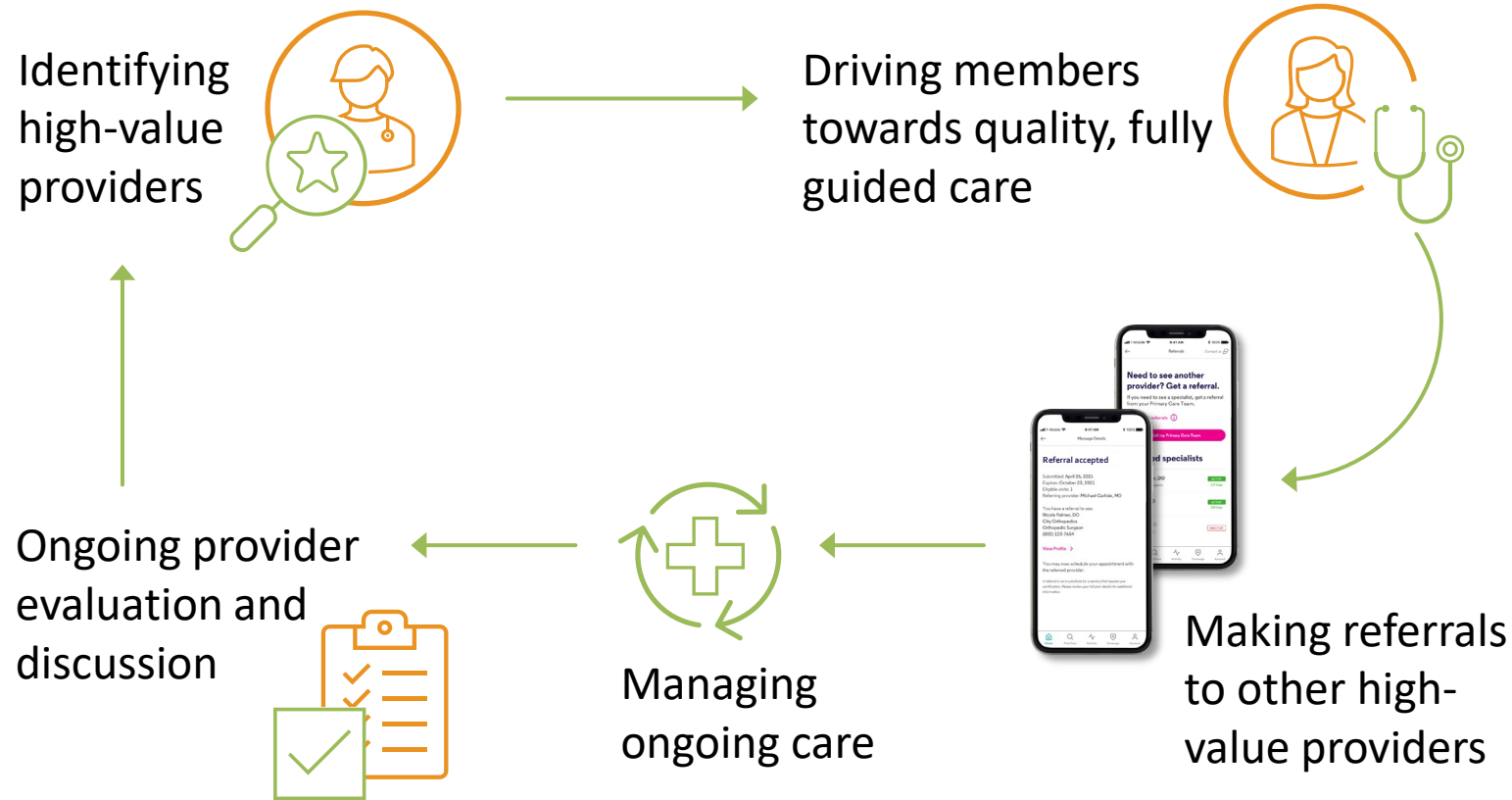


FULL
ADMINISTRATIVE
OVERSIGHT



FRIENDLY,
AFFORDABLE
MEMBER
EXPERIENCE

We're changing how care is delivered



WI, by the numbers:

- 1,560** PCPs evaluated
- 1,286** PCPs available for activation (top 82%)
- 534** PCPs with whom members have activated
- 797** Referrals made YTD (by 173 PCPs)

It works – Employer saves healthcare plan with Centivo

Case study: A 1,200-employee Wisconsin-based car dealer facing a 40% increase in costs

SOLUTION

Centivo full replacement:

- High-value multi-system solution



- Affordable, primary-care driven model
- Coverage for local and national employees
- Offering Virtual Primary Care

RESULTS

- **85%** of employees in the Centivo Network enrolled in the **\$0 deductible** Partnership Plan (547 members)
- Target savings number of over \$3mm, guaranteed through favorable stop loss insurance rates
- Coverage for employees outside of Eastern WI through Centivo-administered use of Cigna network providers
- Avoided 40% insurance increase, preserving health insurance and giving employees strong benefits options

Continually moving the needle

Network

- Ongoing talks with high-performing providers to expand geographic access
- Continuing work to evaluate and optimize network configurations

Offering


- Virtual Primary Care (VPC) addition
 - Digital advanced primary care
 - Breaks down demographic and geographic barriers
 - Fully integrated into plan
 - Built from true advanced primary care practices
- On-site/near-site clinic optimization approach
 - Including use of high-performing referral networks

Value

- 2nd Annual Physician Value Study completed and utilized
 - Removed low-performing PCPs as patient-care managers while working w/provider groups to improve performance
 - Curated PCP referral neighborhoods based on results
- Exploring Study Version 3.0



Questions?



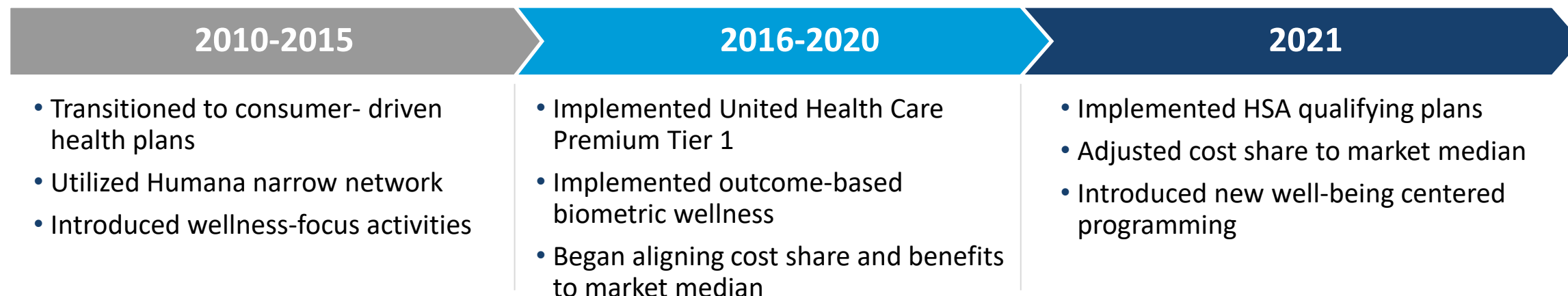
Our goals with employee healthcare benefits:

- Highest quality care and providers
- Supporting well-being
- Comprehensive coverage

Reaching our goal requires we continue to evolve our healthcare model and programs:

Putting employees in the driver's seat with the right information and support to make the most informed decisions concerning their care and coverage.

Since 2010, we've made necessary plan design changes to manage overall costs while balancing our market position.



Continuing to adjust employee cost share and changing our plan designs to help manage company health care costs will result in benefit plans that are below market median for employees.

**That is no longer
a viable approach.**

The Problem



What the High Performance network is aiming to solve

Send a signal

- To the national health plans: the status quo isn't acceptable
- To the providers: we care about quality and value and will hold you accountable

Increased Transparency and Communication

- Transparency between health plan, provider, employer and consumer
- Open dialogue between business community and the providers

Better care and outcomes

- High quality, affordable healthcare for employees and the business community
- Increased compliance with evidence based and preventive medicine

Our Approach

- Strategic alignment and collaboration with all stakeholder partners
- Plan design and contribution strategy
 - Aligned with employee preferences
 - Appropriate steerage without over rotation
- Communications – Communications – Communications!
 - Working in partnership with the experts
 - Office hours for employees
 - Spouse and Domestic Partner access
- Ongoing education and support
 - Slack channel
 - Centivo partnership activities

Delivering Value Series

Dr. Viren Bavishi, President
Paul Mason, Chief Operating Officer



Ascension

Listening to you, caring for you.®

Population Health

1: Establishing relationship with PCP

2: Why is this important?

3: In the exam room

4: What happens after the patient leaves the office

- Ascension Infrastructure for Population health

Team Preparation

Celebrated across the clinics as a reward for high performance

- Trained all staff, not just the “selectable providers”
- Developed a dedicated scheduling team for a consistent, high touch experience
- Made certain the referral process/technology was well understood
- Ensured the support/provider teams were ready to welcome our new patients
 - EHR reminders, medical record retrieval, reference documents, patient reminders

Built upon our Culture of Yes (Access, Quality, Service)

Thank you



High-Performance Solution – Is this really different than other solutions? YES!

There are three things that make this solution very unique in terms of a health solution

1. The data and the analytics – very sophisticated, robust and cutting edge
2. The collaboration between employers who spend the money and health care providers who receive it
3. Everyone is aligned – and pulling in the same direction. That includes putting their money where their mouth is!

Positive change is possible – we just have to all make it happen

NEXT STEPS

- Offering very well received – great enthusiasm
- Meaningful support and interest from broker and consultant community
- Significant implementation for 1/1/22 and future commitments

For questions or to schedule a meeting

Contact: Jeff Kluever @BHCG

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jkluever@BHCGWI.org

Next DVS symposium: March 30

WHIO & GNS Health Care

Deliverables – Scorecard



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