



A High-Performance Health Plan Solution



THE POWER OF PARTNERSHIP. HEALTH CARE REIMAGINED.

Did you
know?

Every dollar spent on primary care services saves three dollars on downstream care on average

CASE STUDY:

Moving to High-Performance

BACKGROUND:

Employer saves health care plan

A 1,200-employee Wisconsin-based employer facing a 40% increase in costs from their existing health plan.

Employer introduced Centivo's affordable high-performance, primary care-driven option on January 1, 2022 as a full replacement plan in eastern Wisconsin. Coverage was included for employees outside of eastern Wisconsin through Centivo-administered use of Cigna network providers.

RESULTS:

85%

85% of employees enrolled in the \$0 deductible value network

\$3+ million

\$3+ million in targeted savings guaranteed through favorable stop loss insurance rates

40%

40% insurance increase avoided



Health insurance coverage preserved and employees given strong benefits options



Increased primary and preventive care and fewer expensive and unnecessary ER visits through PCP-coordinated care

REIMAGINING HEALTH CARE

Health care has become unaffordable for employers, employees and their families. Significant differences exist in cost-effectiveness among health care providers – often without any correlation to quality.

Too many health plan members are medically homeless – without a primary care provider to help them navigate the health care system and make better health care decisions. Current provider payment models do not reward physicians and health care systems for higher quality care or lower costs. The status quo is simply unsustainable.



Driving Positive Change

To address these significant issues in our health care system, BHCG and Centivo have developed the first high-performance, primary care-centered health plan solution throughout Wisconsin.

At last, a solution that offers employer-aligned health plan administrative services and network contracting focused on:

- Increased health care value – both quality and cost efficiency
- Better consumer/provider health care decisions
- Full transparency

BHCG/ CENTIVO PARTNERSHIP BENEFITS



- A stronger, more direct employer voice with health systems and provider groups
- Access to high quality health care and administrative services at predictable costs
- BHCG pre-negotiated, highly competitive and fully transparent administrative fees
- Flexibility to offer different health plan options and networks alongside a high-performance network

“ We are excited BHCG and Centivo partnered to bring about positive health care changes in Wisconsin. Centivo’s commitment to finding the best and most efficient care through Wisconsin’s first high-performance health plan solution aligns with our strategic goals to impact the unaffordability of health care. ”

– Dan Velicer, *Vice President, Global Benefits, Kohler Co.*

HOW DOES IT WORK?

- 1 | Members choose a high-performing PCP through an easy-to-use mobile app
- 2 | Specialist referrals are guided by the PCP who is armed with data to direct patients to high-performing specialists
- 3 | Members get a much better health plan experience with predictable costs and a trusted PCP guide to help them navigate through the complex health care world



A Unique High-Performance Option

Deliver high quality, affordable health care to employees and their families

- **Foster more effective relationships between patients and providers** by directing patients to high value providers
- **Encourage coordinated care** through financial incentives for the use of a primary care physician to maximize good patient management (the right treatment at the right time) supported by sufficient data and information
- **Participate in a far more sustainable cost picture** through direct partnership with providers that yields a more effective use of financial resources – a win-win for employers, plan members, health systems and providers

“ The significance of partnering with providers to negotiate contracts where they are paid for quality and cost efficiency should not be understated. Baird welcomes having this new option to improve health care quality and cost efficiency for our employees and their families. ”

– Lisa Mrozinski, *Director of Total Rewards, Baird*



Accountability for All

Offer a cost effective, competitive benefits program with high levels of patient satisfaction

- **Member/primary care engagement** – members select a high-performing primary care physician and receive a trusted guide through the system, a better benefits program and predictable costs
- **Provider accountability** – primary care physicians take responsibility for optimal patient care management – and are rewarded for their performance
- **Health systems are incentivized to encourage cost efficiency** in exchange for larger volume



Support From the Ground Up

Replace the functions of a traditional carrier with a solution that fully supports employers

- **Outstanding member experience** with an app and portal, hands-on member service and year-round communications
- **Robust network options and employer-chosen benefit design** including broad-based and high-performance network solutions, additional statewide (Health Payment Systems) and national (Cigna) networks for multi-site employers and the flexibility to structure benefits to encourage PCP access and health management
- **Best in class TPA services** with sophisticated claims management, utilization and case management, integrated pharmacy with PBM programs and discounted stop loss rates
- **Employer support** including data analytics, implementation and account management

“The high-performance health plan solution was developed to bring lower cost, high quality health care to working Americans who still struggle to pay their health care bills.”

– Ashok Subramanian,
Founder & CEO, Centivo



BHCG Mission Statement:

The Business Health Care Group leverages member employer purchasing power and knowledge to lead change. We create value through innovative shared strategies to improve health care quality and cost efficiency for employers, employees and the community.

BHCG-Centivo Mission Statement:

The Business Health Care Group and Centivo use the power of partnership to reimagine health care. They offer employers and employees a sustainable cost model and more effective patient-provider relationships.

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Want to learn more?

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