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Centivo Partnership with the Business Health Care Group Reports More Effective Utilization of Health Benefits, Leading to 23 to 36 Percent Cost Savings for Employers and Health Plan Members

Wisconsin-Based Members Using Centivo Visited Primary Care and Specialty Physicians More and Experienced Fewer ER and Inpatient Visits Than Industry Benchmarks

Buffalo, N.Y., and Milwaukee, Wis. – March 9, 2023 – [Centivo](#) (“the Company”), a new type of health plan for self-funded employers anchored around leading providers of value-based care, and the [Business Health Care Group](#) (“BHCG”), a Wisconsin-based coalition of employers, today announced key cost savings from Centivo’s 2022 healthcare spend analysis of the BHCG-Centivo High-Performance Health Plan offering in Wisconsin. In a state with the [4th highest hospital prices in the country](#) and a market where [81 percent of surveyed residents worry](#) about their ability to afford healthcare, the results are especially significant.

The analysis highlighted that High-Performance Plan members used their health benefits more efficiently to support better outcomes, including increased primary care visits (+35 percent) and specialist visits (+15 percent), resulting in fewer inpatient admits (-8 percent) and emergency room visits (-17 percent).

“The real Centivo differentiator is we run a very strong primary care-guided model that supports behavior change, driving not only cost savings, but also healthier outcomes,” said Centivo Chief Actuary Dave Osterndorf. “Centivo’s high-performance program, initiated in collaboration with the BHCG, was designed to encourage members to get the right care at the right time and place, with benefits rewarding patients with dramatically less out-of-pocket costs and strong physician relationships, resulting in a guided process to optimal care.”

In 2022, changes in how members sought out and accessed medical services resulted in significant savings for BHCG member employers and their health plan members. Wisconsin BHCG member employers saved 23 percent compared to Artemis Health’s nationally recognized industry benchmark, while their employees paid an average of \$700 per year in annual out-of-pocket claims costs, compared to the [national average of over \\$1,650](#). Additionally, this strong primary care physician-guided model influences the way plan members seek ongoing care, leading to long-term sustained cost savings for employers, as plan members access more appropriate and preventive care.

Centivo’s High-Performance Health Plan Results in Wisconsin versus Industry Benchmarks

Metric	Centivo High-Performance Health Plan	Nationally Recognized Benchmark (Moderately Managed)	Percent Difference	Nationally Recognized Benchmark (Loosely Managed)	Percent Difference
Total Medical Costs (per member, per month)	\$350.72	\$455.88	-23	\$548.31	-36
Primary Care Physician Visits (per 1,000 members)	1,745	1,297	+35	1,352	+29
Specialist Visits (per 1,000 members)	908	791	+15	794	+14
Inpatient Admits (per 1,000 members)	41	44	-8	49	-17
Emergency Room Visits (per 1,000 members)	100	121	-17	145	-31

Centivo’s analysis is based on claims from Wisconsin-based members enrolled in the Company’s High-Performance Health Plan incurred from Jan. 1 through Dec. 31, 2022, and includes a reserve for claims incurred, but not yet reported or paid, by year-end.

“Centivo’s primary care physician-centered model has influenced how members engage with their health plan benefits, leading to less inappropriate spending, enhanced decision-making and an overall better healthcare experience,” said BHCG Executive Director Jeff Kluever. “Wisconsin employers are constantly looking for new ways to improve healthcare quality and cost efficiency. We are proud to work with Centivo and our health system and provider group partners on our joint mission to enable healthier plan member outcomes through coordinated value-based care.”

Centivo’s High-Performance Health Plan model is anchored around leading providers of value-based care committed to patient access and quality, cost-effective care. This alignment with top local health systems brings with it market-leading pricing that further supports significant employer savings. Networks also include Centivo’s proprietary virtual primary care practice, one of the first to receive the National Committee for Quality Assurance’s Patient-Centered Medical Home Recognition.

About Centivo

Centivo is an innovative health plan for self-funded employers, with a mission to bring affordable, high-quality healthcare to the millions of workers who struggle to pay their medical bills. Anchored around a primary care-based Accountable Care Organization (ACO) model and fully integrated with one of the nation’s first virtual primary care practices to receive the National Committee for Quality Assurance’s Patient-Centered Medical Home Recognition, Centivo typically saves employers 20 percent or more compared to traditional U.S. insurance carriers. Employees also realize significant savings through its free primary care, predictable copays and no-deductible benefit plan design. Centivo partners with companies employing over 50 people – from mid-sized organizations to the Fortune 500. For more information, visit centivo.com.

About the Business Health Care Group (BHCG)

The Business Health Care Group leverages member employer purchasing power and knowledge to lead change. The organization creates value through innovative, shared strategies to improve health care quality and cost efficiency for employers, employees and the community. BHCG membership is available in Wisconsin and also nationwide for employers accessing BHCG best-in-class strategic partners. Visit BHCGWI.org to learn more.

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