

Trends in Controlling Healthcare Costs

Sharon Brognia | NAEN – March 13, 2018



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Agenda

- I. Telehealth
- II. Pricing/treatment cost estimators
- III. Wellness platforms



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Telehealth/Telemed



Telehealth/Telemedicine

Overview

- By 2020, 70% of acute care illness will be managed by telehealth
- Provides “on demand” access to Board Certified Physicians to handle “acute care issues” such as:
 - Ear Infection
 - UTI
 - Strep Throat
 - Poison Ivy
 - Sinus infection
 - Eye infection
 - Stuff you KNOW.....



Telehealth Services

- Physicians can be accessed by:
 - Phone
 - Smartphone app/Skype/FaceTime
 - Computer
- Physicians will verbally/visually diagnose based on rigorous questioning and workflows
- Physicians may prescribe Rx
- Records are transmitted to PCP
 - Phone
 - Smartphone app/Skype/FaceTime
 - Computer



Telehealth Vendors

- MANY vendors in this space
- Most effective strategy is to use a vendor who is integrated with health insurance plan
 - Data transfer
 - Reference to Rx formulary (no unexpected costs)
 - Reduced cost
 - Quality/safety/security has been vetted





Telehealth - Value

- Low cost for member/employer/health plan
 - \$50 per visit vs. \$150 Urgent Care, \$1500 ER
 - Great for members on HDHP
 - Reimbursable from FSA, HRA, HSA
- Access/Time:
 - Virtually instant access
 - No appointment wait times, time away from work
 - Short visits – most under 10 minutes
 - Great for students, when on vacation



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Telehealth - Communications

- Regular and consistent posting and publications, wallet cards, magnets
- Supervisor referrals (response to sick calls)
- Testimonials! Many are reluctant to try it

Pricing Tools



Price Transparency/Cost Estimators



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Carrier Tools

- For medical services and Rx
- Allows members to search average prices by provider, for thousands of common services
- Estimates what total claims costs will be (for HDHP members)
- Allows members to compare plans and copays/deductibles, etc.

Price Transparency/Cost Estimators

Third Party Vendor tools

- Typically provide a telephonic service for members to ask questions, ask for referrals, understand services, pricing
- Vendors may advocate/negotiate bills



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Price Transparency/Cost Estimators

Online/Apps

- Quick way to find prices for items that can be “shopped” for – such as Rx
- Zip code searches show pricing by location



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Wellness Platforms





Wellness Platforms

- Contracted direct with employer, or purchased through health insurance carrier
- Provide online/smartphone access to a variety of health and wellbeing resources such as:
 - Newsletters and articles
 - Videos on different health related topics
 - Individual or group based challenges
 - Surveys and health risk assessments
 - Include financial, emotional health components
 - Provide health coaching services via chat or phone



Wellness Platforms

Employer Options:

- Basic platform
- **Plus** company based challenges, tracking and reporting
- **Plus** incentive management – “rewards mall” or incentive distribution
- SO. MANY. OPTIONS!





Wellness Platforms

Value:

- Turn key wellness solution
- Pricing about \$25-\$40 per employee, per year
- Provides a broad based approach – “something for everyone”
- Allows access for ALL staff
- Streamlined administration – reporting, incentives

Examples/Case Studies

Group Discussion