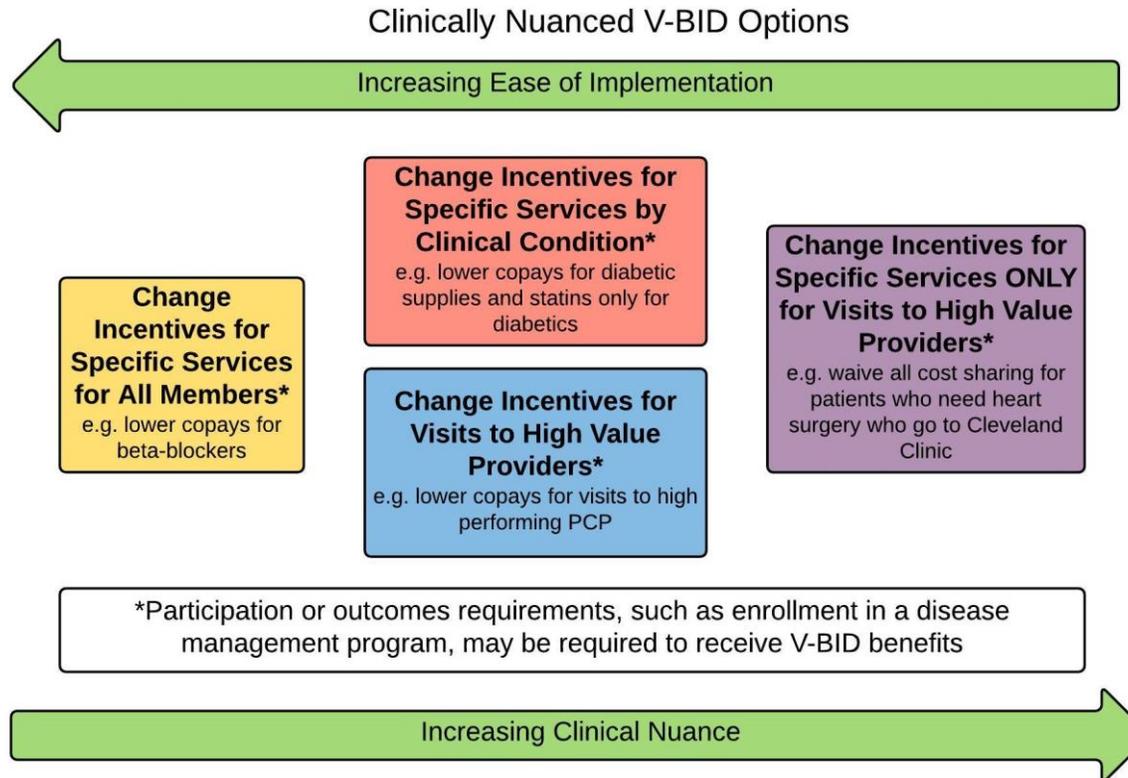


Template for Minimum Recommended VBID Plan

V-BID Intervention Options



1. Change incentives for specific services for *all members* targeted by age and gender

Examples of high value services to be incentivized (in addition to preventive services mandated by ACA for coverage with no cost sharing)

Service	Demographic	V-BID Plan Examples
Preventive Visits/Diagnostics		
Health Maintenance Exams	All members	Connecticut State Employee Health Enhancement program requires enrollees to participate in wellness exams. Frequency depends on the enrollees' age.
Well Child Visits*	All children at recommended ages	Connecticut State Employee Health Enhancement program requires children to well child visits for children at certain age milestones.
Adolescent Well Care Visits*	All adolescents at recommended ages	
Health Risk Assessment <ul style="list-style-type: none"> Behavioral health screening* Tobacco screening* 	All members at recommended frequency for age group	Boeing incentivized employees to complete health risk assessments and biometrics screenings and to utilize preventative services
Biometric Screening <ul style="list-style-type: none"> Cholesterol testing (full lipid panel) Body composition measurement (weight, height, BMI, fat percentage)* Blood glucose testing Blood pressure testing 	All members at recommended frequency for age group	Caesar's Entertainment requires participation in annual biometric screenings to avoid a premium penalty. Screenings were used to identify members who had or were at-risk for chronic conditions and to recommend lifestyle changes and disease management programs for these members.
Drugs		
<ul style="list-style-type: none"> Beta-blockers Clot-inhibitors Statins Inhaled corticosteroids ACE inhibitors and ARBs Oral Hypoglycemics and insulins 	All members prescribed medication for any indication. This does not require the employer/plan to determine if members have a certain condition.	<ul style="list-style-type: none"> Marriott International reduced copays for five drug classes including beta blockers, statins, inhaled corticosteroids, ACE inhibitors and ARBs, and diabetes medication across all tiers for all members prescribed the medications. Tier 1 drugs had no copay, while Tier 2 and Tier 3 drugs were subsidized at 50%. Pitney Bowes eliminated copays for all members prescribed the clot-inhibiting drug clopidogrel.

Supplemental Benefits		
Gym membership	All members	N/A
Smoking cessation*	All members who smoke	Services Employees International Union reimbursed employees for copay for participation in smoking cessation program.

*Service is targeted in SIM Quality Council Provisional Measure set

Examples of low value services to be discouraged

Condition	Services	VBID plan Examples
Acute bronchitis*	Antibiotic treatment	N/A
Pinkeye	Antibiotics	N/A
Sinus infections	Antibiotics	N/A
Non-specific lower back pain*	Imaging study (MRI, X-ray, CT scan)	Most health plans in CT require prior authorization for coverage of MRIs for back pain
Lower back pain	Spine MRI within 6 weeks of onset	N/A
Non-indicated headaches	EEGs	N/A
Emergency Department visits that do not result in inpatient admission*	All members	<ul style="list-style-type: none"> Connecticut State Employee Health Enhancement program increased copayments for ED visits that do not result in hospital admit NYC Employees program increases copays for ED visits

*Service is targeted in SIM Quality Council Provisional Measure set

SIM Quality Council Provisional Measure Set targeted services:

- Breast cancer screening**
- Cervical cancer screening**
- Chlamydia screening in women**
- Colorectal cancer screening**
- Adolescent female HPV immunizations**
- Weight assessment and counseling for children/adolescents**
- BMI screening and follow up**

- Developmental screening in first 3 years of life**
- Well-child visits in first 15 months of life
- Adolescent well-care visits
- Tobacco screening and intervention**
- Clinical depression screening and follow up**
- Well-child visits in the third, fourth, fifth and sixth years of life
- Prenatal and postpartum care
- Oral evaluation and dental services (Medicaid)
- Behavioral health screening (Medicaid)
- Cardiac stress imaging in asymptomatic low risk patients
- Emergency Department usage

**Indicates preventive service covered at no cost to patient under the Affordable Care Act

Incentive Structure options:

- Avoid premium penalty for complying with recommended preventive services
- No copayment for any recommended preventive service or drug class
- Bonus payment for complying with recommended preventive services
- Exclusion of preventive service or drug class from deductible for HRA-HDHP
- Credit to HSA for HSA-HDHP for services that cannot be excluded from deductible
- Prior-authorization for low value services
- Increase copayments for low value services

2. Change incentives for specific services by *clinical condition*

*Reduced cost sharing for services only applies to members with that clinical condition

Note: This requires medical/pharmacy claims analysis to determine which members have condition. Members will likely have more than one condition at one time.

Examples of conditions to be targeted and services to be incentivized (conditions typically targeted in existing V-BID plans)

Chronic Condition	Visits	Diagnostics	Drugs	VBID plan Examples
Diabetes*	<ul style="list-style-type: none"> • Office visits related to condition • Nutritional counseling 	<ul style="list-style-type: none"> • HgA1c • Eye exams • Foot exams • Cholesterol screening 	<ul style="list-style-type: none"> • Insulin • Statins • Diabetic supplies • ACE inhibitors/ARBs 	Midwest Business Group on Health's "Taking Control of Your Health" plan waived copays for diabetes medications and supplies and provided diabetics with pharmacist counseling
COPD/Asthma*	<ul style="list-style-type: none"> • Office visits related to condition • Smoking cessation • Home visits 	<ul style="list-style-type: none"> • Spirometry 	<ul style="list-style-type: none"> • Long-acting inhalers • Inhaled corticosteroids • Oxygen 	Lafarge North America's "Building a better You" program reduced copays to \$5 for asthma (and other conditions') medications
Congestive Heart Failure	<ul style="list-style-type: none"> • Office visits related to condition • Smoking cessation • Nutritional counseling 	<ul style="list-style-type: none"> • Echocardiogram • EKG • Potassium and creatinine testing • Digoxin level 	<ul style="list-style-type: none"> • Beta-blockers • ACE inhibitors/ARBs • Hydralazine • Spironolactone • Diuretics • Oxygen 	Anthem ConditionCare Incentive Program waives or reduces the copay for Heart Failure medications for those who participate in their ConditionCare program
Hypertension*	<ul style="list-style-type: none"> • Office visits related to condition • Smoking cessation • Nutritional counseling 	<ul style="list-style-type: none"> • Blood pressure testing 	<ul style="list-style-type: none"> • Anti-hypertensives • ACE inhibitors/ARBs • Statins 	WellPoint Inc. waived or reduced copays for hypertension drugs (and other conditions)
Obesity/High BMI*	<ul style="list-style-type: none"> • Office visits related to condition • Nutritional counseling • Health coach • Bariatric surgery assessment 	<ul style="list-style-type: none"> • Blood glucose testing • Blood pressure testing • Cholesterol testing 	<ul style="list-style-type: none"> • Obesity drugs 	Services Employees International Union reimbursed employees for copay for participation in weight loss program.
Coronary Artery Disease	<ul style="list-style-type: none"> • Office visits related to condition • Nutritional counseling • Smoking cessation 	<ul style="list-style-type: none"> • EKG 	<ul style="list-style-type: none"> • Beta-blockers • ACE inhibitors/ARBs, • Hydralazine 	Anthem ConditionCare Incentive Program waives or reduces the copay for CAD medications for those who participate in their ConditionCare program

Hyperlipidemia	<ul style="list-style-type: none"> • Office visits related to condition • Nutritional counseling 	<ul style="list-style-type: none"> • Cholesterol testing • Liver tests or other tests recommended for monitoring while on treatment 	<ul style="list-style-type: none"> • Statins 	Connecticut State Employee Health Enhancement Plan requires enrollees with high cholesterol (among other conditions) to participate in certain clinical services to avoid a premium penalty and reduces cost sharing for services related to the condition
Depression*	<ul style="list-style-type: none"> • Office visits related to condition, suicide and other risk assessments 		<ul style="list-style-type: none"> • Anti-depressants 	Oregon State's employee program offered incentives for services related to depression, among other conditions

*Conditions are targeted in SIM Quality Council Provisional Measure Set

Additional option: Incentives for condition-specific services are dependent upon participation in disease management program

Disease Management Programs	V-BID Plan Examples
<ul style="list-style-type: none"> • Disease-specific action plan • Meetings with health coach or health educator for education on condition • Medication adherence program • Pharmacist counseling • Nutritional counseling • Behavioral health counseling • Lifestyle change/wellness program specific to condition • Weight management/weight loss program 	<ul style="list-style-type: none"> • Asheville, NC - patients with diabetes participated in pharmacy diabetes program in order to receive reduced cost sharing for diabetes supplies/drugs • United Healthcare's "Diabetics Health Plan" eliminated payments for diabetes-related supplies and Rx drugs for participation in routine disease maintenance exams

SIM Quality Council Provisional Measure Set targeted conditions:

- Diabetes
- COPD/asthma for children and adults
- Hypertension
- Obesity
- Depression for children and adults
- Children with ADHD

- Substance Use
- Lower back pain
- HIV/AIDS
- Pregnancy
- Acute Bronchitis

Incentive Structure options:

- Waived or reduced copayment for any recommended service, diagnostic or drug
 - Reduce copay for brand name drugs to prices of generic drugs
 - Eliminate copay for Tier 1 drugs, reduce copay for higher tiers
- Exclusion of service or drug class from deductible for HRA-HDHP
- Credit to HSA for HSA-HDHP for services that cannot be excluded from deductible

3. Change incentives for visits to high value providers

Examples of high value providers*

Target population	High value provider	V-BID Plan Example
All members	Visits to high performing Primary Care Physician	Anthem’s Patient Centered Primary Care program pays PCPs based on quality and cost and drives consumers towards these providers
All members	Visits to preferred network of providers who have agreed to be paid based on performance on certain quality metrics	NYC Employee program eliminates copays for employees who visit providers who are part of specified pay for performance contracts
All members	Visit to provider in high performing ACO	Aetna Whole Health – Hartford HealthCare & Value Care Alliance reduces cost sharing for visits to providers in their high performing ACOs through a tiered network product

*Plans may increase cost sharing for visits to providers who are not identified as “high value”

Incentive Structure options:

- Waived or reduced copayment for visit to high value provider

- Bonus payment for visit to high value provider
- Tiered network structure with waived or reduced copayments for preferred providers
- Contribution to HSA or HRA for visit to high value provider

4. Change incentives for visits for *specific services* only if member visits a *high value provider*

Examples of high value provider structures and services

High value provider	Service	VBID Plan Example
Visit to Center of Excellence (or other provider with high performance ratings for specific condition)	<ul style="list-style-type: none"> • Transportation to appointment • All care for specific condition • Medications for specific condition 	<ul style="list-style-type: none"> • General Electric eliminated medical and travel costs for employees who get a hip or knee replacement at one of four COEs • Lowe’s eliminated medical and travel costs for employees who have cardiac procedures performed at the Cleveland Clinic • Blue Groove – reduced cost sharing for services/procedures provided by narrow network of high performing providers for patients with certain chronic conditions

V-BID Structure Options

1. Option for participatory v. outcomes-based incentive structure

	Participatory	Outcomes-based
All members	Incentive for participating in recommended service, e.g. getting annual biometric screening	Rewards based on meeting certain targets, e.g. falling within normal BMI range on biometric screening
Targeted members	Incentives for participation in chronic disease management program, e.g. no cost diabetic supplies for members with diabetes who participate in nutritional counseling	Rewards for members with certain clinical conditions that meet certain targets, e.g. bonus payment for members with diabetes whose HgA1c levels fall within certain range

2. Enrollment may be voluntary: Employers may offer employees option of enrolling in V-BID plan (opt-in)

3. Participation in program may be required to maintain enrollment: Employers may require members comply with recommended services and programs in order to maintain enrollment in plan