

Collaborative Medical Management

Improving health outcomes and reducing
the total cost of care



Large and small groups are focused on managing the cost of healthcare benefits and keeping year-over-year premium changes flat or negative when possible. As a Maine-based nonprofit health insurer and health plan administrator, we understand and are doing something about it.

Our collaborative approach to Medical Management helps distinguish us as a caring health plan provider, focused on positive health outcomes that favorably impact the cost of care. **In fact, average renewal rates offered across all our quoted large groups in 2020 and 2021 were lower than the national average of expected premium increases of 3.4%¹ and 4.4%² respectively. Many of our groups received zero increases or a reduction in premiums over the prior year.**

OUR APPROACH

One-Touch Resolution

Our Care Management Team, an important part of Medical Management, partners with a range of local agencies to provide one-touch resolution when assisting Members with financial, transportation, housing and other issues affecting their wellbeing. On-staff medical and healthcare experts help Members with barriers to care including medication, durable medical equipment, authorization support, provider outreach, and formulary education. The team makes outbound calls to those with complex needs to assist with chronic illnesses and to provide support post-discharge from the hospital.

How do we know our approach works?

- **\$12.1+ million** saved through Care Management Programs since 2017
- **48% total reduction** in year-over-year hospital readmission rate (2018 to 2020)
- **>\$100,000 out-of-pocket Member savings** with Script Saver program for 2020
- **>80% medication adherence rates** for chronic illnesses over the past 2 years*
- **\$4.5 million saved** with incentive-based **Site of Care Program**
- **86% of filled Member Rx are for generics** in recent utilization review

¹<https://www.mercer.us/what-we-do/health-and-benefits/strategy-and-transformation/mercero-national-survey-benefit-trends.html>

²<https://www.mercer.com/newsroom/health-benefit-costs-expected-to-grow-4-4-in-2021-as-employers-face-continued-economic-uncertainty-mercero-survey-finds.html>

*chronic illnesses include diabetes, hypertension, hyperlipidemia

OUR APPROACH (CONT'D.)

In-house Pharmacy and Site of Care

Our in-house Medical Division also includes a comprehensive Pharmacy Team with two in-house pharmacists. They keep Members updated about drug recalls, changes in medication availability, and suggest ways to access prescription medications at a lower cost. Additionally, our **Site of Care program** offers Members the ability to transition certain drug infusions to a preferred site of care, including their own home. Some medications being infused are part of an incentive program, which encourages Members to make a switch. The team also provides outreach to Members with chronic conditions, including asthma and diabetes, to offer education and assistance with the cost of medications. All of these efforts lead to improved adherence.

Members and Groups Reap the Rewards

As the only Maine-based, Member-led, nonprofit health insurer and plan administrator, we put people over profits. Our savings go back to our Members and groups with enhanced benefit options, reduced Member-out-of-pocket expenses, and competitive group renewal rates. While we can't guarantee lower year over year rates for all our clients, we can guarantee that we are working hard to improve health outcomes and reduce the total cost of care every day.

“You are proof that a company can serve its clients in an ethical, kindly manner and provide a really important commodity in our lives! It is refreshing to be so served in such a manner.”

—Member,
2021 Satisfaction Survey

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Connect with us to learn how we can provide the benefits your business deserves at a cost you can afford. Contact your broker or the Business Development team at **207-402-3353** or businessdevelopmentinfo@healthoptions.org.

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