



**Sterling Seacrest Pritchard**

# Healthcare Life Hacks- Macallan University

Tips for maximizing your benefits offering, minimizing your costs, and navigating an opaque healthcare industry



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# Transparency in an Opaque World

## No Surprises Act

- Protections for you from surprise balance billing when you seek care at an in-network facility but part of your care is done by out-of-network providers.
- Exceptions for cases where the provider obtains the member's written consent

**Tip: if you receive a Balance Bill and do not think it is correct send to the SSP Claims Advocate**

## Transparency in Coverage Act- Hospital & Provider Rules

- Hospitals are required to post their charges for the most common services or pay a penalty.
- Local Atlanta hospital recently fined \$1M for non-compliance
- Providers are required to inform of their network status and provide a good faith estimate of charges at least 72 hours in advance of furnishing a scheduled service

## Transparency in Coverage Rule- Health Plan Rules

- Required to offer a price comparison tool for their members
- Have a directory of network providers available to members
- Disclose in-network provider negotiated rates and historical out-of-network allowed amounts

**Tip: set up your login to the carrier member portals to utilize this actionable data**





# How do Carriers Come up with the Rates?



# How do Carriers Price the Coverage?

- **Medical Trend**- the cost to see a doctor from one year to the next
- **Manual Rates**- how the carrier's claims are running with similar demographics
- **Known Risk**- is there an ongoing or chronic claim?
- **Claims of the group**- how the group is running currently compared to expected
- **Tip:** many claims are “shoppable” and you can learn how to navigate to help keep the renewals as low as possible





# My price goes up but my plan gets worse!- Leveraged Trend

	2021	2022
○ Cost to see a PCP (10% Medical Trend)	\$100	\$110
○ Member Copay to see a PCP (keep the same plan design)	\$20	\$20
○ Plan Pays	\$80	\$90
○ The member had 0% of the increase in a higher copay		
○ Medical trend was 10%		
○ What was the increase % that the plan paid		

# Shoppable Claims

What is a Shoppable claim?

- If they are rushing you back for emergency surgery you do not have a shoppable claim.
- If you are scheduling it ahead it may be shoppable

You can have an MRI for \$400 or \$4000, so if you are scheduling an MRI think about how you can control the cost.

- o 600% price swing between avg high and avg low claim for same procedure in Metro Atlanta
- o Freestanding scan centers: American Health Imaging or First Look MRI
- o Surgeons have credentials to operate in hospital facilities or in freestanding surgery centers





# Where to go for care:

**Telemedicine-** Average visit cost \$50 (total cost, not copay cost)

- 24/7 access to a licensed doctor
- Connect via web, app, any video enabled device or via telephone
- Keep your bunny slippers on, no pants required, and no waiting room of sick people
- Flu, bronchitis, allergies, skin rash, pink eye, sinus infection, travel medications

**Tip: Telemedicine providers now offer teletherapy services, dermatology, and more**

**Urgent Care/ Convenience Care-** Average visit cost \$150

- Broken bones/fractures
- Cuts that may need stitches
- Injuries/illnesses that may require x-ray or lab tests
- Sprains/strains
- Ear/Eye irritation

**Emergency Room-** Average visit cost \$2,000

- Life or limb threatening event, dislocation, uncontrolled bleeding, convulsions, deep knife or gun wounds, severe burns, poisoning or overdose, pregnancy related problems, severe abdominal pain, signs of heart attack, signs of stroke
- Waiting lines at the ER are LOOOOOOONG, and the out-of-pocket costs are high.
- The person they take back the fastest is in the worst medical condition

**Tip: if you are sure you have an emergency...go to the ER. If you aren't sure have a telemedicine visit to determine if UC, convenience care, or ER is the best option**





# Pharmacy Spend

Pharmacies are for-profit businesses just like Target and Walmart

No Need to Stir!  
**SKIPPY**  
Natural  
Creamy

Creamy

40 OZ

+ Add

Sponsored  
\$5.58 14.0 ¢/oz

Walmart

No Need to Stir!  
**SKIPPY**  
Natural  
Creamy

Skippy Natural Creamy Peanut Butter - 40oz

Skippy  
★★★★★ 1750

\$5.79





# Pharmacy Trend Increases are outpacing Medical Trend

- When you go to the pharmacy you pay your set copay, and the plan pays the rest of the cost of the drug
- When you use a pharmacy that has a higher mark-up you are making your plan spend more
- When you plan spends more your rates go up.
- There is a 160% price swing between the highest cost pharmacies and the lowest cost for the same top drugs

Which Pharmacies are the highest cost and which are the lowest?

- Costco
- CVS
- Kroger
- Publix
- Walgreens
- Walmart



# Cash Price

- 1 in 4 drugs are lower cost paying the cash price rather than the insurance copay
- Pharmacists can not tell you if the cash price is lower
- To find the cash price you can ask the pharmacist
- Use GoodRx or one of their competitors to find the cash price  
(more about GoodRx in a minute)
- Keep in mind that when you pay cash price you are buying the drug outside of the health plan so it won't go toward the deductible or out-of-pocket max



# GoodRx

- Smartphone App, website, wallet card
- Drug pricing data, discounts and coupons for lower costs on medications
- Competitors: RxSaver, Blink Health, SingleCare, and many pharmacies have their own discount programs

**Tip:** open up your GoodRx app at the doctor's office when getting prescribed a new medication. The app will tell you if a generic is available, if it is a high cost medication, and then you can ask your doctor if other lower cost drugs may work for you.

**Tip:** your doctor probably does not know the cost of your drugs, but they do have a drug sales rep in their office pushing higher cost medications. You can search for options in GoodRx by symptom or diagnosis and ask if lower cost drugs may work for you

**Tip:** GoodRx can also be used to purchase pet medication.





# Earn Cool Prizes and get Healthy with Humana Go365

## Step 1- Set up your log in credentials and do online stuff

- Take online quizzes, classes
- Submit your 5K, sports league, vision or dental exam
- See your points and bucks

## Step 2- Do healthy stuff

- Earn points for vision or dental exam, preventive care, vaccines, working out, daily steps
- Participate in a challenge
- Join a Sports League
- Lose weight

## Step 3- Get Rewarded with Cash and Cool Prizes

- All of this healthy stuff earns you points...points earn you bucks...bucks earn you prizes.
- Brag about your great prizes to your coworkers and ~~make them jealous~~ take them for a walk and tell them how they can win cool prizes and cash, too!





# Where to go for help with a claim issue:

## Sterling Seacrest Pritchard Claims Advocacy Team

Kristie Mercer- [Kmercerc@sspins.com](mailto:Kmercerc@sspins.com)

Darlene Moorman- [Dmoorman@sspins.com](mailto:Dmoorman@sspins.com)

Have your group number, EOB, provider name and contact, claims details.

Our claims team will research your claim and follow up with resolution while you focus on more important things like work, family, or figuring out how Tom Cruise doesn't age.

## Other SSP contacts

Marie Volk

Client Service Executive

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770-635-4016

Laura Delavan

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770-635-4016



# Questions?

- Medical
- Dental
- Vision
- Life
- Short Term Disability
- Long Term Disability
- Health Savings Accounts
- Flexible Spending Accounts
- Employee Assistance Program
- Critical Illness
- Accident
- Pet Benefits
- GoodRx