

## For brokers and producers only

Date: June 25, 2020

Market: **Self-insured Groups**

### **Some SmartShopper fees waived through 2020 for self-insured accounts new to program**

SmartShopper helps employees compare lower cost, high value options for medical care. The intuitive online experience makes it easy to find convenient, in-network care and select the most cost-effective facility. Employees benefit from lowered out-of-pocket costs plus they earn a share of the overall savings as an incentive. Employers realize the savings too. When employees choose a high-cost location for care, employers could pay thousands more than if they'd chosen another facility down the road.

Given the recent lifting or relaxing of COVID restrictions related to elective and non-urgent medical procedures, an uptick in these procedures is likely. A recent survey commissioned by Sapphire Digital found 80% of respondents are planning to schedule or reschedule a procedure within the next six months. Additionally, as a result of recent economic stressors, 47% of respondents are more concerned about the cost of care than before.

While we continue to urge our members to follow CareFirst's [guidance](#) related to medical procedures for the foreseeable future, some are unable to delay care. Cost will be top of mind for them. For these individuals, there is value in the SmartShopper program.

We recognize employers are under significant fixed cost constraints currently. To prevent these constraints from becoming a barrier to employers wanting to access to the SmartShopper program, **CareFirst has teamed with Sapphire Digital to waive all fixed administrative program fees for the remainder of 2020.**

## FAQS

Q: Is CareFirst recommending members schedule elective surgery now?

As states around the country begin to reopen, many have lifted restrictions on elective and non-urgent medical procedures. While healthcare providers work quickly to determine what procedures to offer and which patients to see, your employees may also have questions.

One thing is certain: Your employees should not delay needed care. If they've postponed a procedure or health service due to COVID-19 restrictions, they should speak with their doctor to determine the best course of action. Their doctor may be able to offer them a telehealth visit or provide another alternative.

Here is a list of [questions to ask your doctor prior to having a procedure.](#)

Q: What is the key benefit to accounts?

Costs for the same in-network medical procedure can vary dramatically depending on the facility—regardless of quality. When your employees choose a high-cost location for care, you could pay thousands more than if they'd chosen another facility.

SmartShopper changes that by helping your employees easily compare lower cost, high value options for their medical care. The intuitive program makes it easy for them to find convenient, in-network care and select the most cost-effective facility of their choice. Employees benefit from lowered out-of-pocket costs plus they earn a share of the overall savings as an incentive.

Q: What is the average savings for an employer?

Savings potential will vary based on several factors including the healthcare service received. Talk to your account representative for more information.

Q: What are rewards based on? Does the account send the award to their employer?

Rewards are based on selecting high value, lower cost options for a procedure. Checks are sent to members by SmartShopper after a claim is processed.

Q: How does a member start the process?

To use SmartShopper, employees can call the Personal Assistant Team at 888-345-2873 or log in to MyAccount and click on the SmartShopper link.

Q: What reporting is available?

Detailed reporting will be provided that highlights program performance and savings.

## **Additional Information**

For additional information, please contact your CareFirst account representative.

