THE PROBLEM: "One-Size-Fits-All" Cost-Sharing

Consumers pay the same for all medical services and providers... despite evidence-based differences in value

High-Value Services
- Strong evidence base
- Enhances clinical outcomes
- Increases efficiency

Low-Value Services
- Weak evidence base
- Minimal or no clinical benefit
- Decreases efficiency

As out-of-pocket costs continue to rise...

Utilization of high-value services is reduced...
- adversely affects health
- worsens disparities
- potentially increases costs

Potential Solution to Cost-Related Non-Adherence
Clinically Nuanced Cost-Sharing

What is clinical nuance?
Services differ in clinical benefit produced

Clinical benefits from a specific service depend on:

Implementing Clinical Nuance
Value-Based Insurance Design

Reduces cost-sharing to encourage greater adherence to high-value services and providers

V-BID: Who Benefits and How?

IMPLEMENTATION & IMPACT

- Bipartisan political support
- Reduces health care disparities
- Multi-stakeholder endorsement
- Implemented by hundreds of public and private organizations
- Enhances access to preventive care for 137 million Americans