Understanding CLINICAL NUANCE



Clinical Services Differ in the Benefit Produced



Visits



Despite these differences in clinical value,



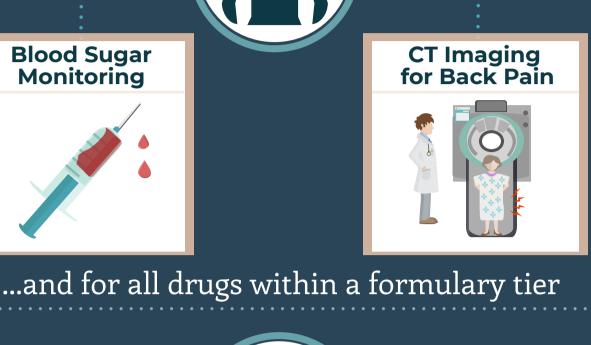
Prescription Drugs

consumer out-of-pocket costs are the same for every clinician visit within a network...

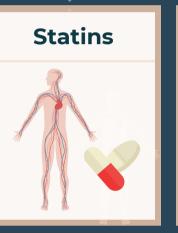








R_x





Anti-

Depressants



Toenail



Heartburn

Treatment









30 year old with

no family history

of colon cancer

Low

Value

Recipients

Screening

Average risk

50 year old



First-degree

relative of colon

cancer sufferer



High

Performance





and where care is provided...







Poor

Performance

Poor □Average □Excellent

Implementing Clinical Muance: Value-Based Insurance Design Sets cost-sharing to encourage use of high-value services and providers and discourage use of low-value care

V-BID Impact Current plans... V-BID plans...

Increase out-of-pocket costs

Offer one-size-fits-all cost-sharing

Misalign consumer and provider incentives

Limit provider access

Increase use of high-value services and providers

Promote efficient expenditures

Enhance clinical outcomes

Align with provider initiatives

TER FOR VALUE-BASED INSURANCE DESIGN

Insurance Design