

Changing the Health Care Cost Discussion from 'How Much' to 'How Well'

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
- + Enhance clinical outcomes
- + Increase efficiency



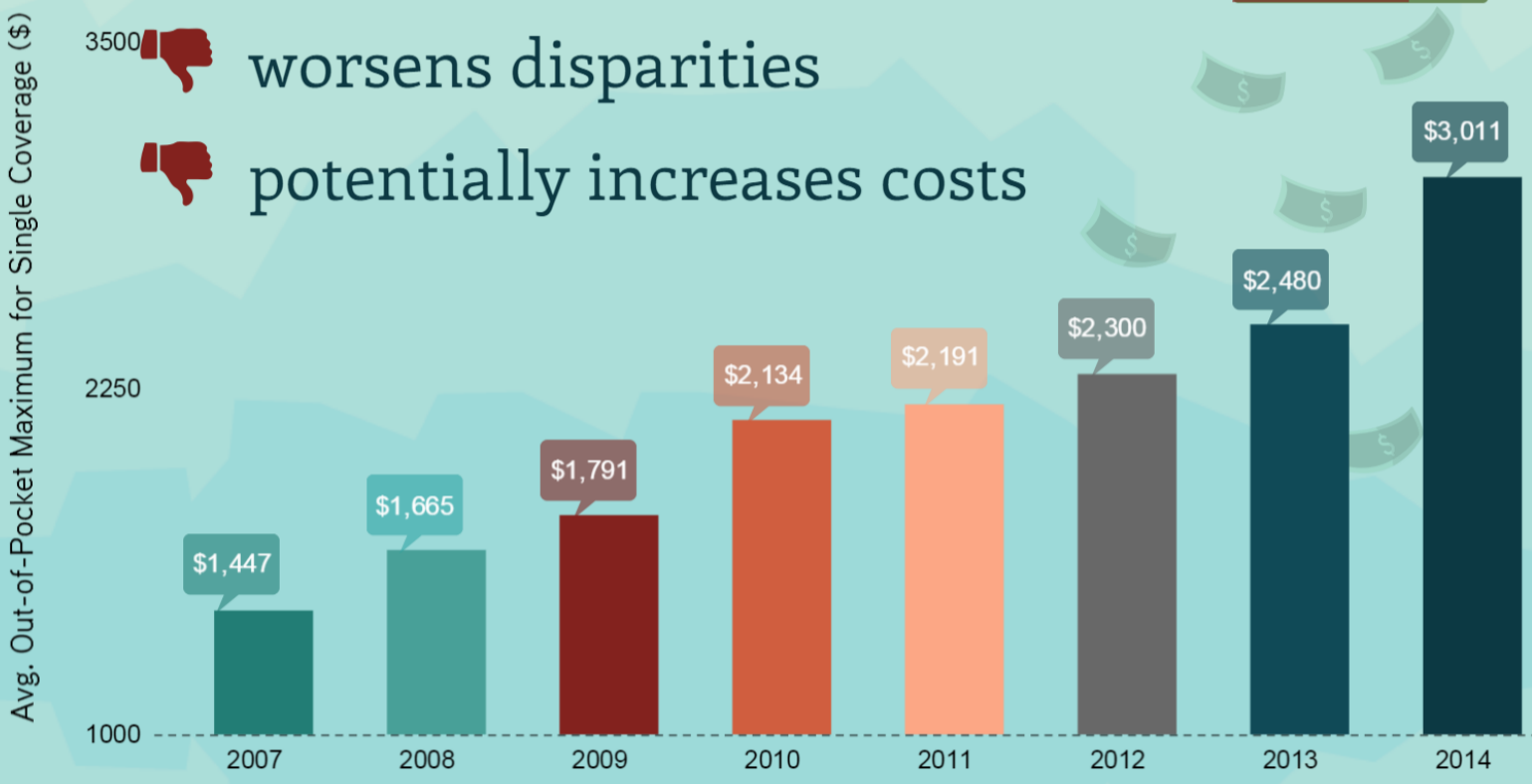
Low-Value Services

- Weak evidence base
- Minimal or no clinical benefit
- Decrease 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?

CONSUMERS	PAYERS	PROVIDERS
<ul style="list-style-type: none"> Improves access Lowers out-of-pocket costs 	<ul style="list-style-type: none"> Promotes efficient expenditures Reduces wasteful spending 	<ul style="list-style-type: none"> Enhances patient-centered outcomes Aligns with provider initiatives

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