Current health plans do not meet the needs of many Americans.

Premiums and out-pocket costs are rapidly increasing, contributing to underuse of high-value services. Patients receive care that offers little to no clinical value.

We need to design a better health plan to help contain costs and make high-value services more affordable.

The Solution?

V-BID X

Increases the use of high-value care
Decreases the use of low-value care
Lowers premiums

Increased cost-sharing on low-value services reduces spending...

...and allows for lower cost-sharing and increased spending on high-value services.

When savings from reduced use of low-value care exceed extra spending on high-value services, premiums will decrease.

Who Benefits?

Consumers
- Better coverage of high-value services
- Reduced use of harmful care
- More plan options

Purchasers
- Lowers premiums
- Promotes efficient expenditures
- Creates opportunity for further innovation

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Savings from reduced low-value care
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Vitamin D screening tests
Proton beam for prostate cancer
High-value prescription drugs

- Hemoglobin A1c tests
- Blood pressure monitors
- Pulmonary rehabilitation

- Spinal Fusions
- High-cost diagnostic imaging


Who Benefits?