

Activating Employee Benefits with Provider Guidance

mychoiceSM
Find a Provider
powered by  amino





I want it all. I want it now.

Consumer expectations have changed. 72%¹ of consumers expect leaders to understand their unique needs, and 64%² of them expect a response in real time, on any device. In the world of benefits, quality answers about care and coverage should also meet consumers when, where and how they need those answers. Less than one in five³ employees feel truly confident about their benefits knowledge. Whether it's an acute healthcare need, preventive healthcare or a planned procedure, connecting employees to the best quality and lowest cost providers should be as simple as looking up a restaurant review or shopping for shoes. Most carriers provide an outdated PDF of "in-network providers," for members seeking care; but this shift in consumer expectations means that employees need a better way to find the provider that is right for them. And, with the Transparency in Coverage rules taking effect, having a simple user interface to lookup and compare costs will be required.

Care and Coverage Confusion

Insurance coverage continues to change, and employers and employees alike are trying hard to keep up. It's challenging for everyone to remember deductible amounts, network constraints and referral requirements. The average employee is confused about benefits—about 85% to be exact—based on data from more than 500,000 employees during enrollment³. It's no wonder that when it comes time for care, employees aren't sure where to turn for answers.

Additionally, employees who have transitioned from a traditional copay to a high deductible plan are often not prepared for the sticker shock that can accompany paying for healthcare. As insurance has changed over the years, many employees are unaware of the true costs and unaware of the idea that they can and should shop around for lower-cost and high-quality providers.

Steady Rise in Coverage Costs

The average family premium is up 20% since 2017, according to the Kaiser Family Foundation 2022 Employer Health Benefits Survey⁴, and the employee share of that cost continues to rise as well. With no end in sight to the continued escalation of coverage costs, employers need to create sustainable cost containment strategies for every facet of their benefits package.



Healthcare navigation assistance is one of employees' top-ranked empathetic benefits, according to our [2022 State of Workplace Empathy report](#).

¹ [Salesforce State of the Connected Consumer Customer Report](#)

² [Accenture](#)

³ [Businessolver MyChoice Recommendation Insights Report](#)

⁴ [KFF 2022 Employer Health Benefits Survey](#)





Cost Containment Strategies and Bumps in the Road

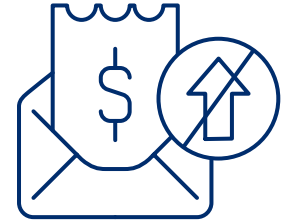
Several strategies to contain costs have gained traction over the past few years, including health and wellness initiatives and cost transparency tools.

Health risk assessment incentives, wellness screenings, and education initiatives are a moderately effective way to keep the workforce healthier and reduce claims costs. However, employers report that they're planning to invest more into initiatives and programs like EAP, **digital health tools**, education, flexible working schedules, and leadership training according to the [2023 Employee Wellness Industry Trends Report](#).⁵

One such digital health tool is MyChoice Find a Provider, powered by Amino. Employers are investing in solutions like this to help employees review their out-of-pocket costs, find in-network providers, and save them time on appointment booking. Tools like this also add to a winning claims cost containment strategy for employers to offer their populations network guidance and cost transparency tools.

This strategy can certainly move the needle toward connecting employees to the right care and helping them overcome fears associated with surprise medical bills. However, getting quality, low-cost provider options in front of employees is just the first step. Employees need to understand how to activate on those care options. That's where MyChoice Find a Provider comes in. More than just a provider directory, or a PDF of in-network providers; this solution provides a convenient, actionable provider recommendation platform that incorporates cost and quality data and makes it easy to book an appointment.

⁵ [2023 Employee Wellness Industry Trends Report](#)



More than 7 in 10 large employers say they won't make employees pay more for their coverage according to [USA Today](#).





Right Benefits, Right Place, Right Time

MyChoice Find a Provider is an extremely powerful tool. It seems the only thing it doesn't do is drive the employee to their appointment—yet. And, it's housed in the same system where they enroll in and manage all their benefits like a one-stop shop. Employees on Benefitsolver® will be able to access this service directly in their benefits platform. With MyChoice Find a Provider, our custom provider guidance integration powered by Amino, not only will they be able to look up their deductible or co-payment amounts and review their spending account balances, but they can also research qualified services and providers, find the best quality and cost-match for their specific health needs, and book their care appointment—all with an in-network provider who's taking new patients.

Transparency with Built-in Success

Any technology service is only as good as its utilization rate, so Benefitsolver has built a multi-channel ecosystem to further boost understanding and use. In addition to being featured in a member's online portal, employees also have instant access on the MyChoice® Mobile App, which makes sorting through care on the go much easier. Also, our virtual benefits assistant, SofiaSM, is able to direct members to the service based on questions they ask, so a question like, "How much is my ER copay?" would trigger Sofia to both provide the answer and offer guidance to make sure the member gets the best healthcare outcome at the best price. Finally, our embedded communication functionality ensures that we can consistently deliver reminders and guidance to the member's preferred email address.












47% of all active employees within the Benefitsolver system chatted with Sofia according to our [Benefits Insights Data](#).





How it Saves Employers Money

Finding and “pulling” all the cost-containment levers for your benefits budget is the key to providing the best bang for your benefits bucks. **By guiding employees to smarter care options, a digital healthcare guidance service can reduce your costs by as much as \$1,300* per employee per year.** Of course, it won’t help much if the service is confusing or under-utilized. Here’s what to look for in a provider guidance service:

-  Is the interface simple and available both on a desktop browser and via a mobile app?
-  Does the service provide JUST the cost of the service, or does it provide the actual out-of-pocket cost to the specific patient, based on their coverage?
-  Does the service match patients to providers based on network, provider quality/experience and patient outcomes?
-  Does the service require the patient to take additional steps, such as going offline and calling, or does it book the appointment on behalf of the patient and confirms with them via text message?
-  Does the service update its provider network statuses from payment processors or outdated carrier files?
-  Is the service fully integrated into the overall benefits experience?
-  Is the service provided by a carrier who is an unbiased third-party recommendation service?
-  Does the interface provide look-up services for in-network lab facilities, and over 80 types of medical specialists, nurse practitioners and physician assistants?
-  Is it available in Spanish?



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\$1,300*
per employee per year

*this number varies based on the type of healthcare a member requires, their location, insurance plan details, etc.





Sean's Story

Sean is a healthy 29-year-old on an HDHP plan. His experience with healthcare has typically been just to show his insurance card and pay the \$20 copay to see a doctor for a sick visit. However, Sean twisted his knee during a pick-up basketball game and now requires an MRI for further diagnosis. His doctor recommends he head to the nearby hospital for the scan. However, before he goes to the hospital, he wants to look up his coverage to see how much the MRI might cost.



Sean

Gender:

Male

Age:

29

Marital Status:

Single

Dependents:

None

Annual Income:

\$45,000

Health:

Young & Healthy



He uses the **MyChoice Mobile App** to quickly access his benefits.



He's able to ask the virtual benefits assistant to look up his deductible amount. **Sofia, the benefits assistant**, gives him the information and asks him if he'd like to use MyChoice Find a Provider to research and find a high-quality provider near his home.



MyChoice Find a Provider searches its database of MRI providers, and Sean is matched to three options within 10 miles of his home. The hospital cost comes in at a hefty \$2,000, while a nearby freestanding MRI center will only cost him \$500. Both have high ratings for care quality and outcomes. Sean immediately books an appointment directly through the app with the freestanding clinic for the following day. Sean saved \$1,500 and experienced firsthand that it pays to shop for healthcare.





Provider Guidance as Part of Your Strategy

Provider guidance services are an exciting and innovative way to find cost savings in your benefits package while helping your employees find and get the best possible in-network care. At Businessolver, we offer this embedded solution, MyChoice Find a Provider, powered by Amino, because together we offer the most user-friendly interface that contributes to a consistently high utilization rate.

Creating a personalized benefits approach will ultimately drive down costs, improve healthcare outcomes and create more satisfied and healthy employees.

Consider these five tips for creating a personalized benefits experience:

- 1 Bring all solutions together under one roof.
- 2 Maximize automation, algorithms and artificial intelligence.
- 3 Employ an omnichannel communication strategy.
- 4 Ensure you have real-time visibility into utilization.
- 5 Create your own ecosystem.

Learn More

You can read more about these tips in our **e-book about personalized benefits.**



For a deeper dive on cost savings, outcomes and real-world examples, download **The Case for a Personalized Employee Benefits Experience** white paper.



Market-Leading Benefits Technology +
Innovative, High-Touch Services

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