



## LOWERING THE COST OF CARE FOR OUR MEMBERS

Through the ChoiceDocs plan, Blue Cross of Idaho is highlighting highly effective, affordable providers, giving members the incentive of a lower, or even no copayment to see these select healthcare providers. ChoiceDocs is another tool helping us lower claims cost, creating savings for everyone.

### The Issue

Just like any other high-value purchase, healthcare consumers can shop around for affordable, highly effective care, keeping more healthcare dollars in their pockets. However, many people don't know that costs vary between healthcare providers based on many factors – from the facility where they practice to the tests they order.

### Our Solution: ChoiceDocs

Blue Cross of Idaho is dedicated to lowering the cost of care. One way we do this is through ChoiceDocs. PPO plan members can use our online provider directory to find ChoiceDocs-participating providers. When members visit ChoiceDocs providers, they'll pay a lower, or even no copayment. Members can still see any in-network provider they want, but they'll pay the regular copay.

### How it Works

- Both primary care and specialty providers who contract with Blue Cross of Idaho are assessed using a cost-efficiency score.
- The efficiency score assessment is performed by IBM Watson using Blue Cross of Idaho data to evaluate episodes of care.
- Providers with the highest efficiency rating will qualify as a ChoiceDoc.
- When PPO members search for a provider, they will get a list of options that include providers defined as ChoiceDocs. Members can choose to visit a ChoiceDoc for an enhanced benefit. They will receive their standard benefit if they see a provider who has not been defined as a ChoiceDoc.
- The advantage of choosing a ChoiceDocs provider is that members will pay a lower or no copayment for office visits and get care from a provider who has been classified as providing highly effective care.

## Program Costs and Savings

- Fully insured groups: Estimated savings is 1 percent of medical claims costs.
- Self-insured groups:
  - Estimated average savings is 1 percent of medical claims costs, assuming that 10 percent of membership who are not using ChoiceDocs will move to ChoiceDocs for services.
  - No extra cost to a group to add ChoiceDocs.

## FAQs

### How is the ChoiceDocs network evaluated?

Primary care and specialty providers contracting with Blue Cross of Idaho will be evaluated using cost efficiency scores. Those with a high efficiency score that meets our requirements will be assigned to the ChoiceDocs tier in the PPO provider directory. Providers' cost efficiency scores will be re-evaluated annually and renew July 1.

### How will this save us money?

Blue Cross of Idaho estimates that groups who adopt ChoiceDocs will see a 1 percent average reduction in claims if 10 percent of members who are not currently using a Choice Docs-level provider move to ChoiceDocs provider. Results may vary based on member use of ChoiceDocs. Even with lower copayments for members, group clients will not see increases in premium or administrative fees.

### Are members penalized for not using a ChoiceDocs provider?

PPO plan members who visit a ChoiceDocs provider will have a lower or no copayment for office visits. However, members who do not visit a ChoiceDocs provider will only pay the regular plan copayment. They are not charged a higher copayment or extra fees.



Need more information?

Not sure how this will benefit your team?

Visit [bcidaho.com/choicedocs](https://bcidaho.com/choicedocs) to learn how you and your employees can be save on care from choice providers.