



***zakupoint Health***

## **How do you proactively engage members and steer them away from expensive ER visits?**

This ebook is about the four steps you can follow to deliver a superior member experience



## Problem

Let's take the example of a company called Bridgewater Health. The accounts team at BH has multiple employers that they need to manage. Their number one concern was rising health care costs especially around ER. It has increased by **12%** since last year.

BH has an upcoming meeting with the employer Acme. They need to present solutions, but there is no easy way to stop ER visits. They have tried making changes in copay amount, but have still not been able to successfully reduce ER usage.

## How can BH avoid failure?

BH is introduced to zkipoint Health (ZPH) where they reiterate their main pain points in the hope of finding a solution:

- Currently, BH lacks visibility on avoidable ER visits or frequent fliers
- They have a meeting with Acme where they need to show the impact they have had on risks and cost drivers - particularly around ER visits
- They lack an effective tool to engage members early enough in their healthcare journey and to proactively steer the member to a high quality, low-cost alternative
- They are afraid of losing Acme to a more innovative, member-friendly competitor

## Solution

zkipoint Health works with BH to receive the historical and current claims data. The next steps are to focus on analyzing the data and pinpointing the main area(s) of focus for BH.



## Identify

### PREDICTIVE ANALYTICS HELP YOU UNDERSTAND RISKS DRIVING COSTS

- Access integrated data from a variety of healthcare and financial sources
- Understand data quickly with visual dashboards and discover urgent issues

Upon analyzing the data, ZPH found that Acme had an annual spend of **\$622K** on ER. There was a **27%** increase from the previous year. This also accounts for almost **8%** of their total spend.

ZPH was able to pinpoint the spend which was **\$51K** related to the avoidable ER usage along with other metrics including high frequency ER utilization, MARA risk score (The Milliman Advanced Risk Adjusters tool uses each member's medical and prescription drug claim history to predict the individual's relative healthcare cost risk, as compared to an average population risk), chronic conditions of members visiting ER, and frequent flier details.





## Act

### LEVERAGE READY-TO-USE ACTION PLANS TO IMPROVE BENEFIT UTILIZATION AND DRIVE MEMBER ACTION

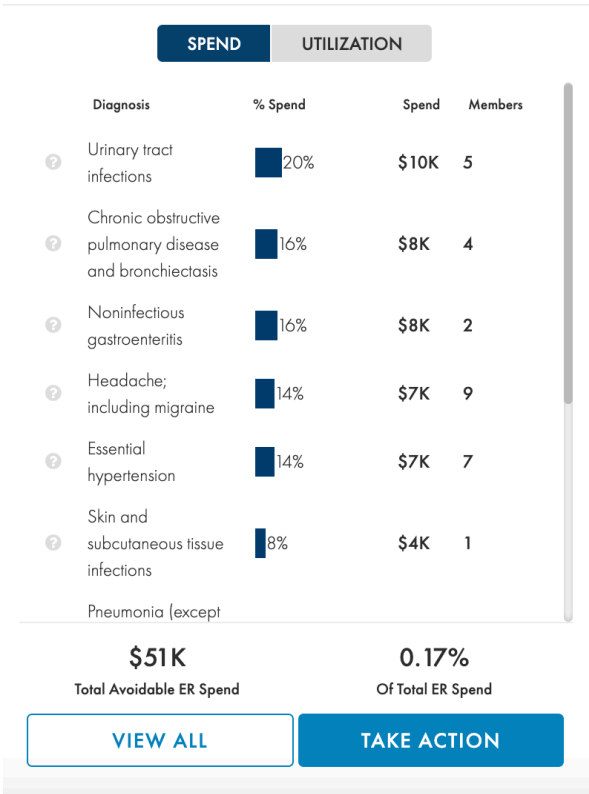
- Close chronic condition, gaps in care, and promote preventative screening
  - Hypertension
  - Cancer Screening
  - Target personalized communications to improve health and reduce costs
  - Redirect members to high quality, low-cost care
- Prioritize and take action on opportunities by urgency:
  - Reduce ER visits
  - Decrease Pharmacy spend
  - Manage chronic conditions

ZPH equipped BH with the right tools to be able to take action in relation to the increasing ER usage costs.

Since **14%** of the avoidable ER spend was for hypertension, ZPH recommended an action from over 100 actions in the action library that Bridgewater could take to help hypertensive members receive the care they need.

#### ER Utilization: **Avoidable ER Use**

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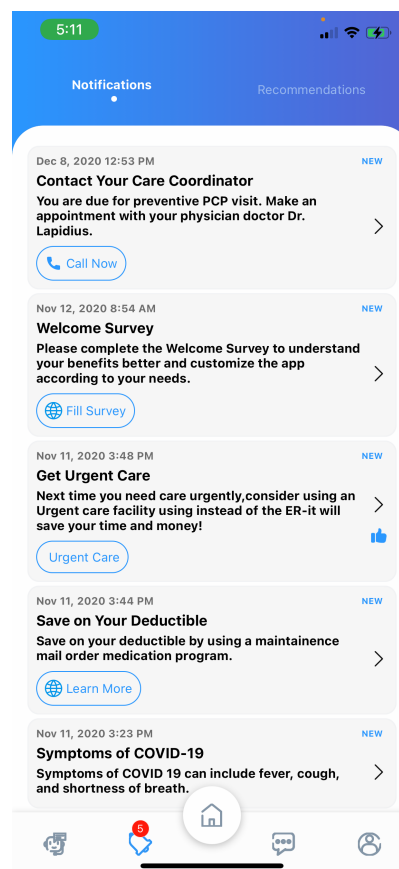




## Connect

### SERVICE MEMBERS 24/7 TO IMPROVE MEMBER EXPERIENCE AND ENGAGE AND MOTIVATE BEHAVIOR CHANGE

- Instantly answer 50% of typical member questions with Mobile App's Artificial Intelligence (AI)
- Motivate member behavior change with incentives, actions, and education
- Communicate through personalized campaigns targeted at members most likely to have future ER visits
- Direct members to higher quality, lower-cost care with cost and quality transparency tools



ZPH provides a member app called **zConnect** to engage and motivate members to make necessary changes. Members can receive notifications or recommendations on urgent care facilities near them.



## Track

### VISUALIZE THE IMPACT OF ACTION ON SPEND AND MEMBER HEALTH

- Measure and fine-tune the effectiveness of programs (ROI), campaigns, and incentives
- Customize dashboards to analyze and tell a visual story for any specific group

With the help of ZPH's tracking dashboard, BH was able to track the effectiveness/value of all their programs put in place along with the campaigns sent out on ER usage.

## Success

Working with ZPH, BH was successfully able to:

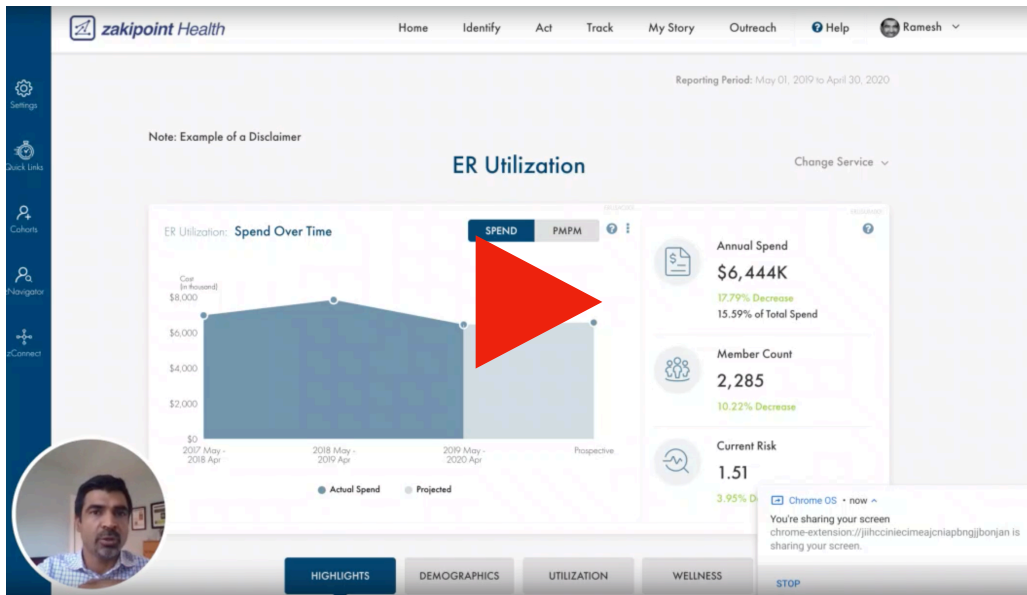
- Direct members to the best places for care to improve care quality and outcomes, and lower costs
- Help improve care quality by getting needed information to the right member at the right time
- Identify and communicate with members with chronic conditions to initiate action and deliver better outcomes
- Close member gaps in care, reduce ER usage and Rx costs

## In a nutshell

BH went from an ordinary company; just managing claims, and doing nothing strategic to...

***An Extraordinaire - one whose client turns to for a strategic plan to control healthcare spend and provide an outstanding member experience***

Watch a video on how we really do it day in and day out with clients:



What real life clients are saying about ZPH:

“

A member outreach platform enables me to understand my costs and risks, act on them, and track the impact. It helps me to scale personalized communications with our employees about current conditions or potential high risk illnesses while preserving their privacy.

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**Deana Crum**

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