

Benefit Programs:  
How to Choose  
the Right Partners

# SOME QUESTIONS to ASK Your Health Plan Partners

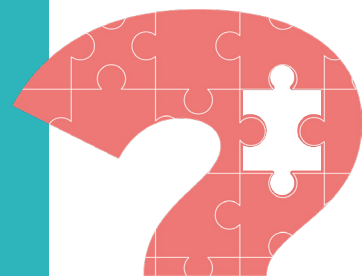
**BROKERS | CONSULTANTS**

**NETWORK**

**PBM** (Pharmacy Benefits Manager)

**TPA** (Third Party Administrator)

**WELLNESS PARTNERS**



# Questions to Ask Your Broker or Consultant

## Broker/Consultant Contact Information

Name: \_\_\_\_\_ Company: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Address: \_\_\_\_\_

It is recommended to ask these questions in-person, so the answers are representative of the actual practices and strategies your broker or consultant uses.

Be sure answers are representative of the broker/consultant team who'll be assigned to you. Traditional teams will often cite examples of strategies and results they've heard about, but have not implemented.

1. Cost Saving Strategies		
<b>1</b>	<b>Briefly summarize at least 3 innovative solutions your clients have implemented in the past 3 years and the impact the innovation has had on the client's medical and/or Rx costs.</b>	
<b>2</b>	<b>What percentage of your clients are using the following strategies and how do you support them?</b>	<input type="checkbox"/> Independent Primary Care <input type="checkbox"/> Direct Contracting <input type="checkbox"/> Identifying High-Value Providers <input type="checkbox"/> Steerage to High-Value Providers <input type="checkbox"/> Care Navigation/Advocacy <input type="checkbox"/> Innovative Pharmacy Benefit Managers (PBMs) <input type="checkbox"/> AI Programs
<b>3</b>	<b>Other than those mentioned above, what strategies are your clients using to improve their health plans?</b>	
<b>4</b>	<b>How do you recommend engaging employees? What engagement techniques have you implemented with your clients?</b>	

## 2. Choosing Partners

1	<p>What percentage of your current clients use an independent Third-Party Administrator (TPA) for the administration of their medical plan? Please list the TPAs and the number of clients who are currently using them.</p>	
2	<p>Who are your preferred Pharmacy Benefits Managers (PBM) and why do you favor them over others? How many of your clients use each of them? What support do you offer your clients when choosing the best PBM for their health plan?</p>	
3	<p>How do you determine the value a TPA and/or network brings to your clients? What role do network discounts play in determining value?</p>	

## 3. Compensation & Price Transparency

1	<p>What percentage of your office revenues are obtained from overrides/bonuses/ insurance company bonuses? <i>(The Consolidated Appropriations Act (CAA) now requires brokers/consultants to provide that information.)</i></p>	
2	<p>Will new players affect healthcare in Wisconsin? If so, how?</p>	
3	<p>Have you used any recent studies to discuss strategies with your clients/prospects (RAND, NASHP, etc.)? If so, please provide specific examples.</p>	
!	<p><i>Note: Understand what you're paying your broker/consultant: fees, commissions on all lines, overrides, etc. If the broker isn't transparent, they may be hiding something. Note: Ensure the value you're getting from your broker is commensurate with the compensation they're receiving on behalf of or from your company, and not just what brokers are requesting. For example, if they're receiving \$45,000 because they're your broker, are you getting \$45,000 worth of value in return?</i></p>	

## 4. Client Support & Success

**1**

What impact do you and your firm want to have on employer healthcare in the next two years? What are you doing to achieve that impact?

**2**

Please provide references for 3 similar clients who have been with you for more than 2 years.

**3**

Please provide references for 3 clients who have terminated your services in the past 2 years for reasons other than mergers, acquisitions, or bankruptcies.

**4**

Why do you want to work with *(Employer name)*?

# Questions to Ask Your Network

## Network Contact Information

Name: \_\_\_\_\_ Company: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Address: \_\_\_\_\_

It is recommended to ask these questions in-person, so the answers are representative of the actual practices and strategies your network uses.

While your network may not be able to provide certain statistics or figures during an interview, most of these questions do not require those types of supporting information.

1. Cost Saving Strategies		
<b>1</b>	Briefly summarize at least 4 innovative solutions your clients have implemented in the past 3 years and the impact the innovation has had on the client's medical expenses.	
<b>2</b>	Which of the following strategies are your clients using? How do you support them?	<input type="checkbox"/> Independent Primary Care <input type="checkbox"/> Direct Contracting <input type="checkbox"/> Identifying High-Value Providers <input type="checkbox"/> Steerage to High-Value Providers <input type="checkbox"/> Care Navigation/Advocacy
<b>3</b>	Other than those mentioned above, what strategies are your clients using to improve their health plans?	
<b>4</b>	How do you recommend engaging employees? What engagement techniques have you implemented with your clients?	

## 2. Price & Data Transparency

<b>1</b>	<b>Do you provide access to claims data?</b>	
<b>2</b>	<b>How do you contract with providers?</b>	
<b>3</b>	<b>Please briefly explain your pricing and billing structure.</b>	
<b>4</b>	<b>How are you working to support price transparency?</b>	
<b>5</b>	<b>Have you used any recent studies to discuss strategies with your clients/prospects (RAND, NASHP, etc.)? If so, please provide specific examples.</b>	

### 3. Client Support & Services

<b>1</b>	Can I customize my network?	
<b>2</b>	Do you help employers identify high-value providers? If so, how?	
<b>3</b>	Do you help employees find in-network providers? If so, how?	
<b>4</b>	How do you support employers when questions or issues arise related to network access or claims?	
<b>5</b>	What impact does your network want to have on employer healthcare in the next two years? What are you doing to achieve that impact?	
<b>6</b>	Please provide references for 3 similar employers who have been with you for more than 2 years.	
<b>7</b>	Please provide references for 3 employers who have terminated your services in the past 2 years for reasons other than mergers, acquisitions, or bankruptcies.	
<b>8</b>	Why do you want to work with (Employer name)?	

# Questions to Ask Your Pharmacy Benefit Manager (PBM)

## PBM Contact Information

Name: \_\_\_\_\_ Company: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Address: \_\_\_\_\_

It is recommended to ask these questions in-person, so the answers are representative of the actual practices and strategies your PBM uses.

While your PBM may not be able to provide certain statistics or figures during an interview, most of these questions do not require those types of supporting information.

1. Cost Saving Strategies	
<b>1</b>	What programs or methods do you have in place to promote lowest-net-costs for prescription drug spend?
<b>2</b>	What strategies are your clients using to improve their pharmacy benefits?
<b>3</b>	How are you managing specialty spend?
<b>4</b>	How do you recommend engaging employees? What engagement techniques have you implemented with your clients?



## 2. Compensation & Price Transparency

<b>1</b>	<b>How are you compensated? (Spread pricing, administration fees, per claims fees, percentage of rebates, and clinical program fees, etc.)</b>	
<b>2</b>	<b>What do you consider a rebate? (Manufacturer admin credits? Price protection inflation?)</b>	
<b>3</b>	<b>What is your per-member per-year (PMPY) spend across your book of business?</b>	

## 3. Client Support & Success

<b>1</b>	<b>What impact do you want to have on employer healthcare in the next two years? What are you doing to achieve that impact?</b>	
<b>2</b>	<b>Please provide references for 3 similar employers who have been with you for more than 2 years.</b>	
<b>3</b>	<b>Please provide references for 3 employers who have terminated your services in the past 2 years for reasons other than mergers, acquisitions, or bankruptcies.</b>	
<b>4</b>	<b>Why do you want to work with (Employer name)?</b>	

# Questions to Ask Your Third-Party Administrator (TPA)

## TPA Contact Information

Name: \_\_\_\_\_ Company: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Address: \_\_\_\_\_

It is recommended to ask these questions in-person, so the answers are representative of the actual practices and strategies your TPA uses.

While your TPA may not be able to provide certain statistics or figures during an interview, most of these questions do not require those types of supporting information.

1. Cost Saving Strategies		
<b>1</b>	Briefly summarize at least 3 innovative solutions you've implemented for your clients in the past 3 years and the impact the innovation had on the client's medical expenses.	
<b>2</b>	How many of your clients have implemented one of the following strategies?	<input type="checkbox"/> Reference-Based Pricing <input type="checkbox"/> Direct Contracting <input type="checkbox"/> Direct Primary Care <input type="checkbox"/> Employer-Sponsored Clinics
<b>3</b>	What percent of medical claims are auto adjudicated? (Ideally, this should be less than 75%.)	
<b>4</b>	What role do network discounts play in determining value for your clients?	
<b>5</b>	How do you compete with Blue Cross Blue Shield, United Healthcare, Cigna, Aetna, Humana (BUCAH), and other large administrators?	
<b>6</b>	What cost/care programs do you offer clients?	

## 2. Compensation & Price Transparency

<b>1</b>	<b>Describe your sources of revenue from clients, PBMs, stop loss carriers, etc.</b>	
<b>2</b>	<b>Describe your bill audits and reporting.</b>	
<b>3</b>	<b>Describe how you've complied with the new transparency rules. How have you educated your clients and their employees on the new information available to them?</b>	
<b>4</b>	<b>Have you used any recent studies to discuss strategies with your clients/prospects (RAND, NASHP, etc.)? If so, please provide specific examples.</b>	

## 3. Client Support & Success

<b>1</b>	<b>How do you support an employer who sponsors a clinic or offers independent primary care to their employees?</b>	
<b>2</b>	<b>How do you support employers seeking low-cost, high-quality care? Include any close partnerships you have with outside vendors.</b>	
<b>3</b>	<b>Describe the support you provide for securing and renewing stop loss insurance? What criteria do you use to choose your stop loss partners?</b>	
<b>4</b>	<b>List your preferred Pharmacy Benefit Managers (PBMs) and why you favor them over others. How many of your clients use each of them? What support do you offer your clients when choosing the best PBM for their health plan?</b>	

### 3. Client Support & Success

<b>5</b>	How do you determine the value you bring to your clients?	
<b>6</b>	What is your average client claim trend?	
<b>7</b>	How do you assess and ensure client satisfaction with your services? Employee satisfaction?	
<b>8</b>	How do you recommend engaging your clients' employees? What engagement techniques have you implemented with your clients?	
<b>9</b>	What impact do you and your firm want to have on employer healthcare in the next two years?	
<b>10</b>	What was your client retention rate over the last 2 years?	
<b>11</b>	Please provide references for 3 similar clients who have been with you for more than 2 years.	
<b>12</b>	Please provide references for 3 clients who have terminated your services in the past 2 years for another TPA and/or fully insured carrier.	
<b>13</b>	Why do you want to work with (Employer name)?	

# Questions to Ask Your Wellness Partners, Care Navigation Partners and Independent Primary Care (DPCs, Employer-sponsored clinics, etc.)

## Contact Information

Name: \_\_\_\_\_ Company: \_\_\_\_\_

Type (choose one):  Wellness  Independent Primary Care  Care Navigation

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Address: \_\_\_\_\_

It is recommended to ask these questions in-person, so the answers are representative of the actual practices and strategies your wellness partners use.

While your wellness partners may not be able to provide certain statistics or figures during an interview, most of these questions do not require those types of supporting information.

1. Company Services	
<b>1</b>	Please provide a brief company description including establishment date.
<b>2</b>	What is your philosophy on providing independent primary care, wellness and disease management?
<b>3</b>	Please describe your Account Management and Clinical teams and their roles and responsibilities. Where are they located? How many clients does each serve? How often do they meet with clients?
<b>4</b>	Can you work with any network? If not, please describe any limitations.
<b>5</b>	Do you have the capability to dispense medication onsite?

## 1. Company Services

<b>6</b>	What is the standard procedure if the medical team is not available on the day the care is needed? How will the clinic handle staff vacations, illnesses, etc.?	
<b>7</b>	Do you identify and manage high-risk employees? If so, how?	
<b>8</b>	How do you determine the right provider for each patient?	
<b>9</b>	Do you offer chronic care management?	
<b>10</b>	Do you offer after-hours care or telehealth services? If so, what services?	
<b>11</b>	Do you provide pediatric care?	
<b>12</b>	Do you integrate wellness programs/ incentives into clinic services? If so, what?	

## 2. Cost Saving Strategies

<b>1</b>	Please describe your contracting methodology. How is your clinical team compensated?	
<b>2</b>	Can you provide three examples of the average per-member per-year (PMPY) spend across your clients?	
<b>3</b>	Have you used any recent studies (RAND, NASHP, etc.) to help your patients seek care from low-cost providers? If so, please provide specific examples.	

## 2. Cost Saving Strategies

4	To what specialists/hospitals do you refer? Do you have a preference? Are you amenable to referring to providers we have deemed as 'high value'?	
5	What data/information sources do you use to identify the providers to whom you want to steer patients?	
6	What criteria do you use to identify a fair cost/high-quality provider?	

## 3. Client Support & Success

1	Briefly summarize at least 3 innovative solutions your clients have implemented in the past 3 years and the impact the innovation has had on the client's medical and/ or Rx costs.	
2	How do you assess and ensure client satisfaction with your services? Employee satisfaction?	
3	How do you recommend engaging employees? What engagement techniques have you implemented with your clients? What materials (print, video, internet) are available to communicate with employees?	
4	How do you support an employer who sponsors a clinic or offers direct primary care to their employees?	
5	How do you support employers seeking low-cost, high-quality care? How do you support members?	
6	What impact do you want to have on employer healthcare in the next two years?	

### 3. Client Support & Success

<b>7</b>	What was your client retention rate for the last 2 years?	
<b>8</b>	Please provide references for 3 similar clients who have been with you for more than 2 years.	
<b>9</b>	Please provide references for 3 clients who have terminated your services in the past 2 years for another wellness partner.	
<b>10</b>	Why do you want to work with (Employer name)?	