



# SmartShopper<sup>®</sup>

**Save Money by  
Redirecting Employees  
to Cost-Effective,  
High-Quality Care**

Prices for the same in-network, high-quality procedure can vary dramatically. When your employees choose a high-cost but same-quality location for their care, it's a direct hit on your medical bottom line.

SmartShopper changes that. Your employees can easily compare convenient, in-network locations and be redirected to a cost-effective, incented facility. In addition to lowering their costs, employees earn a share of the overall savings as a cash reward\*, with rewards from \$25 up to \$500.

## How it works



When the doctor recommends a routine medical procedure, employees shop online or by calling a SmartShopper Personal Assistant



Employee has procedure at the cost-effective incented location



Once the procedure is complete and the claim is paid, a reward check is mailed to the employee's home

## Average savings on commonly shopped services\*

Carpal Tunnel	<b>\$2,423</b>
Colonoscopy	<b>\$1,786</b>
CT Scan	<b>\$957</b>
Gall Bladder Surgery	<b>\$4,351</b>
MRI	<b>\$602</b>
Upper GI	<b>\$1,315</b>
Tonsils and Adenoids	<b>\$4,117</b>
Shoulder Surgery	<b>\$1,599</b>
Hernia repair	<b>\$1,704</b>
Knee Surgery	<b>\$793</b>



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## Proven Engagement

SmartShopper includes a multi-channel engagement program that successfully redirects employees to cost effective, incented locations for their routine procedures and services. The SmartShopper engagement experience is fully integrated with your employees' daily lives, whether at home, at work or on the go. By delivering the right message through the right communication channel at the right time, including tailored messaging based on actual claims experience and demographics, the program creates employee "smart shoppers" who save on medical care and earn cash rewards on their share of the savings.

## Real Results

Validated by claims data, SmartShopper measures actual behavior change that produces real cost savings, not just website hits. With proven best practices to keep your employees engaged, shopping and saving, SmartShopper changes the economics of employer-sponsored health care.



### Cash Rewards

- Cash incentives for selecting high-value, lower-cost options
- Checks sent directly to employees after claim submitted



### Multi-Channel Engagement

- Surround-sound engagement motivates employees at work, home and on the go
- Sustained, targeted communications based on claims experience and demographics



### Multiple Ways to Shop

- Concierge-level Personal Assistant Team offers 1:1 shopping support, including scheduling appointments
- Direct shopping via computer, smartphone or other mobile devices



### Reporting & Analytics

- Detailed reporting highlights program performance and savings
- Actionable insights into opportunities to tailor and optimize program

# \$9M

In missed savings from the top 5 missed opportunity claims

# \$144

Average Employee Incentive Awarded

# \$3,229

Average claim savings per incentive paid

2019 SmartShopper Book of Business



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