



SmartShopper[®] fact sheet for health care professionals and medical practices and facilities

A member reward and engagement program

Employers are looking for new ways to improve their employees' health while managing their health care costs. At the same time, members are looking for tools to help them make choices about where to get their care. We're pleased to now offer our members SmartShopper, an easy-to-use tool that will help them plan care with confidence and at the right price.

What is SmartShopper?

SmartShopper is a new member reward and engagement program, available through our Find a Doctor & Estimate Costs tool, that helps members¹ compare costs for a specific set of common clinical services and procedures. SmartShopper is available for certain accounts² to purchase, and it:

- Rewards members for shopping for care, comparing providers on cost, and selecting lower cost health care services and procedures.
- Allows eligible members and their dependents to earn up to \$250 in rewards every time they use an eligible lower-cost clinician or practice for SmartShopper services.
- Is managed by Vitals[®], an independent company that also powers our Find a Doctor & Estimate Costs tool.

When will SmartShopper be available?

Starting	We will
July 1, 2017	Launch SmartShopper for our Massachusetts Interlocal Insurance Association (MIIA) account, a non-profit that serves over 400 cities and towns in Massachusetts. MIIA is rolling this out to four towns in July and two additional towns in the fall: <ul style="list-style-type: none"> • July: Chelmsford, Newburyport, Peabody, Blackstone Millville RSD • September: Foxboro • October: Sturbridge
January 1, 2018	Offer SmartShopper to all administrative service contract accounts with 250+ employees

How it works

Step	Action
1	The member's doctor recommends a procedure.
2	The member visits SmartShopper through Find a Doctor & Estimate Costs by logging into their MyBlue account at bluecrossma.com/myblue once the plan is active. Or they can call the SmartShopper Personal Assistant team at 1-877-281-3722 . Ideally, an HMO member searches for a SmartShopper-eligible facility with their primary doctor, and a PPO member with their prescribing doctor.
3	The member enters the service and geographic area they want to search.
4	SmartShopper displays the cost of the procedure across all participating clinicians and practices in the area. It then highlights up to the top three lowest-cost practices or facilities in that geographic area that would enable the member to earn a Smart Shopper incentive payment. It is up to the HMO member, with their primary care doctor, and the PPO member, with their prescribing doctor, to determine where they will get care. HMO members should ask for a referral if needed.
5	The member schedules and has their appointment with a reward-eligible doctor. A Vitals representative may call the member's primary care doctor's office to help in obtaining a referral.
6	Vitals mails the member a check 6-8 weeks after the claim has processed. The member can earn a reward each time they choose a reward-eligible facility for a procedure included in the program.

¹ Members with coverage under Medicaid or Medicare (including as secondary payer) are not eligible to receive incentive rewards under the SmartShopper program.

² SmartShopper may be purchased by self-funded accounts (those employers that self-fund their insurance plans).



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Sample Screens

The screenshot shows a search results page for 'MRI Brain'. At the top, there is a map of Massachusetts with a location pin in Boston. Below the map, the procedure name 'MRI Brain' is displayed with a status 'Incentives Available'. The expected total cost is shown as '\$617—\$2,331'. A note states: 'This is an estimated range of average costs charged by the providers listed below. Incentives Eligibility Confirmation Number: [redacted]'. A 'Compare side-by-side' section allows users to compare results by selecting them from a list on the left, with a dropdown menu set to 'Cost (Lowest First)'. A 'Refine your results' section includes filters for 'Basic' (Within 25 miles, Provider Type: People (55), Any rating), 'Specialties' (Any subspecialties), 'Affiliations' (Any hospital affiliations, Any medical group affiliations), and 'Quality' (Any award). The main results section shows 'All Results (55) SmartShopper Only (2)'. A highlighted green bar indicates '\$617 expected total cost' and '\$100 SmartShopper incentives'. The first result is 'ABC Health Facility Boston Campus', a Behavioral Health Hospital, Inpatient, Intermediate Level of Care. It has a 4.3 star rating (4.3 stars, 92% would recommend) and 'NO AWARDS'. A 'VIEW DOCTORS' button is present. A 'Compare' checkbox is next to the result. A location pin shows '\$617 estimated cost' at 'ABC Facility, 1234 Maple Street, Anywhere, MA 01234'.

SmartShopper displays the cost of the procedure

The screenshot shows the 'Your Cost Estimate' page. At the top, there is a note: 'For more information regarding your out-of-pocket costs for this procedure, please Review Your Benefits. If you require more details, Request a Written Estimate.' The main section is titled 'Your Cost Estimate' and 'Cost Estimate for MRI Brain'. A large blue circle displays 'Total cost: \$617'. To the right, a green box highlights 'SmartShopper: \$100'. Below this, a 'Now what?' section states: 'We'll automatically match this search with your future visit. Visit a provider with a reward amount and a reward check will be mailed within 6-8 weeks of receiving care, \$100. Learn More'. A 'Confirmation Number' section shows 'HDEYG2SWCJX' and notes: 'Your confirmation number can be used as reference if you need to call us.' On the right side, there are sections for 'Specialties' (Acute Care Hospital, Behavioral Health Hospital, Inpatient, Show 3 more), 'Networks Accepted' (This provider is in your network: HMO Blue; Other networks accepted by this provider: BCBS Blue New England, Blue Cross Blue Shield PPO, BU Health Savings Plan, HMO Blue Network with Hospital Choice Cost Sharing Feature, HMO Blue New England, Show 6 more), and 'Awards'.

SmartShopper incentives



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Eligible services to receive the incentive

Here's a sample list of services included in the program. There are no nationally accepted quality measures for these common services. Many of the services are broadly considered to be ones for which few quality differences would be expected across providers. However, in the absence of published quality data for these services, we encourage you to identify the lower cost practices and facilities to whom you can refer your patients with confidence.

Save on these health care services	Incentive 1 (least expensive)	Incentive 2 (second least expensive)	Incentive 3 (third least expensive)
Bladder Repair for Incontinence (sling)	\$250	\$75	\$50
Bladder Scope	\$250	\$75	\$50
Bone Density Scan	\$50	\$25	\$0
Bronchoscopy	\$150	\$75	\$50
Bunionectomy	\$150	\$75	\$50
Carpal Tunnel	\$150	\$75	\$50
Cataract Removal	\$125	\$75	\$50
Colonoscopy	\$250	\$75	\$50
CT Scan	\$75	\$50	\$0
Ear, Nose, Throat (ENT) services*	\$150	\$75	\$50
Gall Bladder Removal	\$250	\$75	\$50
Hernia Repair	\$150	\$75	\$50
Knee Arthroscopy	\$250	\$75	\$50
Laparoscopic Removal of Ovaries and/or Fallopian tubes	\$250	\$75	\$50
Lithotripsy – Fragmenting of Kidney Stones	\$250	\$75	\$50
Mammogram	\$50	\$25	\$0
MRI	\$100	\$75	\$50
PET Scan	\$150	\$75	\$50
Shoulder Arthroscopy	\$250	\$75	\$50
Sigmoidoscopy	\$150	\$75	\$50
Ultrasounds (non-maternity)	\$50	\$25	\$0
Upper GI Endoscopy	\$150	\$75	\$50

*Bronchoscopy
 Nasal/Sinus - Corrective Surgery - Septoplasty
 Nasal/Sinus - Endoscopy - Sinus Surgery
 Nasal/Sinus - Submucous Resection Inferior Turbinate
 Tonsillectomy and Adenoidectomy, Over Age 12
 Tonsillectomy and/or Adenoidectomy, Under Age 12
 Tympanoplasty (ear drum repair)
 Tympanostomy and Myringotomy



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Frequently asked questions

Are members required to use the lowest-cost provider suggested by SmartShopper?

SmartShopper is completely voluntary. Members can get a reward by choosing any of the options suggested by SmartShopper. They can also choose to see a clinician or go to a clinical facility that is not eligible for a reward—they just won't receive a cash reward.

Are members required to change their primary care doctor to use SmartShopper?

No. They can continue to use their current primary care doctor as long as the doctor continues to participate in our network.

Some procedures require authorization (like a CT scan or MRI) and vendors manage some authorizations. Will there be any disruption to the authorization process?

No. There is no change to our standard authorization process.

Are members being incented to see certain providers?

Yes. In this voluntary program, members are being presented with lower cost network options for services. It is up to the HMO member working with their primary care doctor or the PPO member with their prescribing doctor to determine where to get care and with whom. We encourage HMO patients to work with their primary care physicians to get informed referrals.

Where do I fall in the SmartShopper ratings? Can you tell me if my name will appear on the "Smart Shopper Incentives Only" page after the member conducts their search?

SmartShopper doesn't have a rating for individual clinicians. When a member enters their search criteria into SmartShopper, including the clinical service they want, SmartShopper returns a list of practices and organizations in the results for the area searched that offer the lowest cost procedure or service. Results will differ based on the area searched. Depending on the cost variances and number of results, SmartShopper will return a list of up to three low-cost health care practices or facilities.

How will members know if the lower-cost options that SmartShopper suggests are also high-quality options?

All health care practitioners and medical practices that SmartShopper recommends are part of the Blue Cross network and they have met strict credentialing standards. The facilities are fully licensed to provide services. Also, because these services don't have quality measures associated with them, to help patients make choices, we encourage members to rely on their primary care provider's recommendation along with the cost information this program provides.

What data is used to rank health care practitioners and medical practices within the SmartShopper system?

The cost data used is the same cost data that we use for Find a Doctor & Estimate Costs. This is not another set of cost data that requires your review. It's based on an established methodology for evaluating the cost of organizations and facilities (not individual clinicians). We refresh this data every spring and fall and routinely notify you when we do.

How can I move to a "lower-cost category" so that my office is identified as a reward-eligible provider?

SmartShopper uses cost information based on your contract with Blue Cross Blue Shield of Massachusetts. If you wish to assess your organization's standing, please contact your Network Manager at **1-800-676-BLUE (2583)**.

Which members are eligible for SmartShopper?

SmartShopper can be paired with these health plans and network providers	SmartShopper is not available for
<ul style="list-style-type: none"> • HMO (Massachusetts providers only) • HMO New England plans (only network providers located in MA and Vermont may qualify) • Point of Service-Blue Choice (Massachusetts providers) 	<ul style="list-style-type: none"> • Indemnity • Medicare • Medicare Advantage • Medicaid • Federal Employee Program • HMO Blue Select • Custom networks—employer-sponsored network plans

We do not recommend employers pair SmartShopper with Blue Options or Hospital Choice Cost Sharing plans because tiered products are already designed to steer members to high-value, lower cost providers.



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Frequently asked questions, *continued*

What if I've already scheduled an appointment for a member?

Members can call **1-877-281-3722** and a Vitals personal assistant will determine if the clinician or practitioner they are scheduled to see qualifies for an incentive. If not, and if the member wishes to see a lower cost clinician or visit a lower case facility and get a cash reward, they'll need to reschedule their appointment with a reward-eligible practitioner to qualify for a cash reward. If the member is in an HMO product requiring PCP referrals, they may need to get a new referral from you.

What should I say to my patients who want to go outside of my practice or organization?

As the primary care doctor, you are your patient's trusted advisor. We encourage you to identify lower cost clinicians and facilities to whom you can refer your patients with confidence. We also encourage patients to work with their primary care physicians to get high-quality referrals. To find out if a provider is in our network, members can call Member Service at the number on their ID card or visit bluecrossma.com/findadoctor.

What are **you** saying to my patients who want to go outside of my practice or organization?

Our service representatives always encourage members to talk to their primary care doctor as their trusted advisor to find the right care.

Will Vitals be interacting with my office?

A member of the Vitals Personal Assistant Team may call you on the member's behalf to facilitate a referral needed to see the specialist of their choice. If you are not comfortable with the specialist or facility that the member is requesting, please let the Vitals Personal Assistant know. Here's a sample Vitals outreach call to your office:

"Hi. My name is Tom from Vitals SmartShopper, and I have Mrs. Smith on the line with us. She is interested in changing the location of her MRI from X facility to Y facility to lower her costs. If you can help us update the referral, we can help Mrs. Smith by calling Y facility and scheduling her appointment."

We strongly encourage clinicians and provider organizations to follow up with our Provider Service area at **1-800-882-2060** to verify benefits and eligibility as well as referral and authorization requirements. If an authorization is needed for the service, you need to request a new authorization to reflect a new location.

Who can members contact with questions?

- For questions related to SmartShopper incentives, members can call a Vitals Personal Assistants at **1-877-281-3722**, or email SmartShopperSupport@vitals.com
- For questions about their benefits, members can call the number on their Blue Cross ID card, or Vitals will transfer them to our Member Service department.

Who can I call with questions?

Please call your Network Manager at **1-800-316-BLUE (2583)**.