

HOW TO USE THIS MANUAL

This Employer Manual is intended to provide Connecticut employers with the tools, strategies, and guidance necessary to implement the recommended Value-Based Insurance Design (V-BID) template.

The Connecticut State Innovation Model V-BID Initiative recognizes that any change to an employer health plan has to reflect the structure, culture, and goals of that employer, as well as the interests of employees. As such, the template provided in this Manual is designed to be adaptable to different self-insured employers with different benefit structures.

For help designing your V-BID Plan, check out the V-BID Template Worksheet starting on page 32

V-BID TEMPLATE

This Manual presents a V-BID template for self-insured employers. While any employer can choose to implement this template, this template is designed to specifically address the needs of self-insured employers.

The V-BID template for self-insured employers consists of the following three core components:

Core Component 1: <i>Change Cost Sharing for Certain Services</i>	Change Incentives for Specific Services and Drugs for All Applicable Members, Targeted by Age and Gender
Core Component 2: <i>Change Cost Sharing for Certain Conditions</i>	Change Incentives for Specific Services and Drugs by Clinical Condition
Core Component 3: <i>Change Cost Sharing for Certain Providers</i>	Change Incentives for Visits to High Value Providers

Each component consists of Recommended Core Benefits, which are recommended for inclusion in a V-BID plan, and some suggested additional benefits that employers and health plans may consider. **It is strongly encouraged that employers implement the recommended core benefits of all three components of this plan.** Employer guidance, justification for the recommendations, and examples of employers currently implementing the component are provided with each core component.

The template in this manual targets members with specific clinical conditions. Core Component 1 of the template includes certain services and prescription drugs for which cost sharing may be reduced for all members, and Core Component 2 of the template includes incentives for prescription drugs only for members with specified clinical conditions. Core Component 2 asks employers to select two conditions from the list to target; plans are encouraged to provide incentives for the visits, diagnostics, and drugs listed for those conditions.

Additional V-BID Options and Supplemental Benefits

For employers seeking to expand on the Recommended Core Benefits, there are suggested additional V-BID options throughout the template. While these additional options are not part of the Recommended Core Benefits, they are valuable programs that employers may consider when developing their customized V-BID plan. Unlike the Recommended Core Benefits, plans may choose which additional benefits to implement (if any).

Please note: While employers and health plans are strongly encouraged to implement all Recommended Core Benefits of the template, the V-BID Initiative recognizes that employers may need to take a more

gradual approach, and initially may only be able to implement certain V-BID components and/or benefits due to certain limitations, such as challenges with identifying high value providers, or targeting certain clinical conditions within HSA-HDHP plans. The key is that employers and health plans begin moving in the direction of incentivizing high-value, evidence-based services and high-value providers.

V-BID IMPLEMENTATION AND COMMUNICATION STRATEGIES

In addition to the template, the V-BID Implementation section of this Manual, starting on page 22 includes step-by-step guidance on how to implement a V-BID plan, and Frequently Asked Questions about V-BID plans to help overcome some common implementation barriers. The Communicating V-BID section, starting on page 26 provides best practices for communicating health plan changes and V-BID benefits to employees, and encourages employers to explore the *Choosing Wisely*[®] campaign along with their V-BID plan to educate consumers on how to talk to their healthcare providers about which services are necessary for their care.

APPENDICES

The Appendices in this Manual provide additional resources for employers and third party administrators (TPAs) who are designing and implementing V-BID plans, including suggestions on how to align V-BID plans with provider incentives and other consumer engagement strategies, and a toolkit with sample communications and marketing materials for senior leadership and employees, online V-BID resources.