

Please note: This is an example of a potential format for a V-BID plan template. This is not necessarily reflective of actual options and services to be recommended.

Minimum Recommended V-BID Options:

V-BID Intervention: Change incentives for specific services by *clinical condition*

1. Recommended Employer Types:
 - Large self-insured employers
 - Requires health plan to identify persons with specific clinical conditions through claims analysis
 - Requires robust benefits department that can handle more complex health plan administration
 - Employers with relatively low turnover rates
 - Focuses on employees with chronic conditions, therefore benefits to employers and employees will be long-term (i.e. cost savings and employee health) from long-term cost savings by investing in improving the health of employees with chronic conditions
 - Employers with traditional copayment or coinsurance designs
 - Employers with Health Savings Account or Health Reimbursement Account eligible High Deductible Health Plans

2. Recommended minimum high value services and clinical conditions to be targeted for financial incentives:

Chronic Condition	Visits	Diagnostics	Drugs
Diabetes	<ul style="list-style-type: none"> • Office visits related to condition • Nutritional counseling 	<ul style="list-style-type: none"> • HgA1c • Eye exams • Foot exams • Cholesterol screening 	<ul style="list-style-type: none"> • Insulin • Statins • Diabetic supplies • ACE inhibitors/ARBs
COPD/Asthma	<ul style="list-style-type: none"> • Office visits related to condition • Smoking cessation • Home visits 	<ul style="list-style-type: none"> • Spirometry 	<ul style="list-style-type: none"> • Long-acting inhalers • Inhaled corticosteroids • Oxygen
Hypertension	<ul style="list-style-type: none"> • Office visits related to condition • Smoking cessation • Nutritional counseling 	<ul style="list-style-type: none"> • Blood pressure testing 	<ul style="list-style-type: none"> • Anti-hypertensives • ACE inhibitors/ ARBs • Statins

3. Recommended incentive structures:

- Employers with traditional cost sharing: Waived or reduced copayment for any recommended service, diagnostic or drug, for example
 - Reduce copay for brand name drugs to prices of generic drugs
 - Eliminate copay for Tier 1 drugs, reduce copay for higher tiers
- Employers with HRA-HDHP: Exclusion of service or drug class from deductible for HRA-HDHP
- Employers with HSA-HDHP: Credit to HSA for HSA-HDHP for services that cannot be excluded from deductible

4. Additional Options and Services (may be implemented in addition to minimum recommendations):

Chronic Condition	Visits	Diagnostics	Drugs
Congestive Heart Failure	<ul style="list-style-type: none"> • Office visits related to condition • Smoking cessation • Nutritional counseling 	<ul style="list-style-type: none"> • Echocardiogram • EKG • Potassium and creatinine testing • Digoxin level 	<ul style="list-style-type: none"> • Beta-blockers • ACE inhibitors/ ARBs • Spironolactone • Diuretics • Oxygen
Obesity/High BMI	<ul style="list-style-type: none"> • Office visits related to condition • Nutritional counseling • Health coach • Bariatric surgery assessment 	<ul style="list-style-type: none"> • Blood glucose testing • Blood pressure testing • Cholesterol testing 	<ul style="list-style-type: none"> • Obesity drugs
Coronary Artery Disease	<ul style="list-style-type: none"> • Office visits related to condition • Nutritional counseling • Smoking cessation 	<ul style="list-style-type: none"> • EKG 	<ul style="list-style-type: none"> • Beta-blockers • ACE inhibitors/ ARBs, • Hydralazine
Depression	<ul style="list-style-type: none"> • Office visits related to condition, suicide and other risk assessments 		<ul style="list-style-type: none"> • Anti-depressants

5. Examples of plans that have implemented this V-BID option:

- Large self-insured employer: Lafarge North America’s “Building a Better You” program reduced copays to \$5 for asthma, diabetes and hypertension medications.
- Health Savings Account-eligible High Deductible Health Plan: Pitney Bowes excludes medications for certain chronic conditions from employees’ deductibles.