

CDPHP® Shared Health

TAKE CONTROL OF HEALTH CARE COSTS



A plan for life.

The Power to Save Premium Dollars

The protection of a fully-insured product.

CDPHP Shared Health combines two simple elements: financial strategy and health behavior change. **The result is a program with the transparency to help save you money and the tools to take an active role in improving employee health.**

Financial Opportunity and Transparency

A smart financial platform is one of the driving forces behind CDPHP Shared Health, which provides **unprecedented transparency** to evaluate your health care costs.* This will help you understand the factors that influence utilization, enabling more informed decisions about your workplace and the benefits you provide.

Changing Behaviors, Improving Health

To succeed, CDPHP Shared Health must be a collaboration between CDPHP, the employer, the broker, and insured members. Workplace health is an integral part of this partnership. Targeted programs, and a team of professionals to help guide your implementation, address the group-specific health risks that may be elevating your company's health care costs.

** Restrictions may apply based on group size.*

CDPHP Shared Health Advantages



It's Fully Insured.

It's available to any large group with more than 51 enrolled subscribers offering an EPO, PPO, or high deductible plan.



An Unprecedented Level of Transparency.

Health care utilization reporting provides the transparency you need to act quickly and appropriately.*



Backed By Your CDPHP Shared Health Team.

You are guided by a team of health professionals dedicated to evaluating your unique worksite needs. We will help you utilize your group-specific data and preferences to develop and implement results-driven programming.



There's No Additional Risk.

A guaranteed maximum liability means you will never pay more than the standard fully insured premium—but you could pay less. Plus, an employer funding level lets you cap variable claims liability, offering added protection.



You Can Reduce Monthly Premiums.

You only fund a portion of the claims paid. There are no additional administrative costs. CDPHP will help you tailor programs to improve your employees' health—ultimately driving down your variable premium, i.e., claims utilization.

** Restrictions may apply based on group size.*

The Power of Transparency

Using Health Care Data to Determine Cost Drivers

A dedicated account executive will guide you through group-specific data mining and the identification of health improvement and cost-savings opportunities.* Your account executive will look at many aspects of your group's health care utilization and benefit design, including:



► Group patterns of care and gaps in care



► Chronic care and disease management to help mitigate risk



► Premium incentives for members demonstrating healthy behaviors

Utilization and data transparency tools help identify top cost-drivers so you can prioritize efforts to improve long-term costs and health.

** Restrictions may apply based on group size.*



Health Hub

powered by Virgin Pulse

Get Started on Your Path to Better Health

The CDPHP® Health Hub, powered by Virgin Pulse, helps your employees make small, everyday changes focused on the areas they want to improve most. The Health Hub can be accessed by smartphone or computer, providing 24/7 access to wellness resources that help your employees learn how to eat for energy, move more, sleep better, manage stress, and more. By completing healthy activities, they'll earn points that can be redeemed for up to \$365 in CDPHP Life Points® Rewards.



Good for your budget — **and your employees' health**

How the Premium Works

The CDPHP Shared Health premium is divided into two parts: fixed premium and variable premium (billed separately).

Fixed Premium

Only a fraction of the standard premium, the fixed premium covers full program administrative costs and claims in excess of the employer funding level.

Variable Premium*

Represents the premium to cover claims below the employer funding level.

Employer Funding Level

The maximum variable premium liability of claims per member per year for which the employer is responsible. The employer is not responsible for claims incurred above this funding level. You can cap the liability per member at \$6,000, \$12,000, or higher, depending on group size.

Here is a comparison of CDPHP Shared Health to the standard premium

These figures are for comparison only and do not reflect actual rates.

		Single	Family	
	Standard	\$320	\$780	
CDPHP	Fixed	\$192	\$468	
CDPHP Shared Health	Variable	\$128	\$312	Contracts 120 single 60 family
	Employer Funding Level: \$6,000			

	Monthly			Annual	
Standard Premium	Fixed Premium	Variable Premium	Standard Premium	Fixed Premium	Variable Premium
\$85,200	\$51,120	\$34,080	\$1,022,400	\$613,440	\$408,960

You will never pay more than the full standard premium for the year—but you could pay less.

**Employers have the option to opt out of variable billing. Speak to your CDPHP sales representative about the rider.*

“CDPHP Shared Health created a very active and collaborative relationship. We consider CDPHP a true business partner in the way that we are able to review claims and work together on wellness initiatives.”

SHEREE

Vice President, Employee Benefits and Well-Being, Financial Services Industry

Comparison of Actual To Targeted Claims	Actual Claims Equal To Target	Actual Claims Less Than Target	Actual Claims Higher Than Target
Billed Fixed Premium (F)	\$613,440	\$613,440	\$613,440
Actual Variable Claims Liability	\$408,960	\$338,960	\$448,960
Billed Variable Premiums (V)	\$408,960	\$338,960	\$408,960
Total Billed Fixed and Variable (F+V)	\$1,022,400	\$952,400	\$1,022,400
Total savings compared to standard fully insured premium	Break even	\$70,000	Break even
	Scenario 1: Employer pays the total standard fully insured premium.	Scenario 2: Employer pays \$70,000 less than the total standard fully insured premium.	Scenario 3: The actual claims exceed the budgeted claims, so the employer pays only the total standard fully insured premium.
Annual Standard Fully Insured Premium	\$1,022,400		
Billed Fixed Premium	\$613,440		
Variable Premium Maximum	\$408,960 (This is your maximum liability for claims below the employer funding level.)		

Valuable Extras

CDPHP Insights @ Work

CDPHP Insights @ Work is a free survey and research solution offered by CDPHP to certain employer groups. CDPHP Insights @ Work offers employers the opportunity to find out what matters most to their employees. CDPHP does the work and employers reap the benefits. Contact us at insights@cdphp.com for more information.

Healthy Direction

CDPHP created Healthy Direction to give you another option to motivate employees to take control of their health. By completing healthy steps, employees can earn incentives provided by you. Contact your CDPHP account representative to get started.

Rx for Less

Medications for as low as a penny a pill

This program offers deep discounts on specific prescription drugs purchased at ConnectRx, Market 32/Price Chopper, Walmart, Hannaford, ShopRite, Walgreens, Kinney Drugs, RiteAid, Stop & Shop, Giant Foods, Food Lion, St. Mary's Community Pharmacy in Amsterdam, NY, and multiple independent pharmacies. Many generic prescription drugs are available for as little as a penny a pill, beating the price of several other drug club programs by 90 percent. Visit www.cdphp.com/less to learn more.

ConnectRx Pharmacies

CDPHP retail pharmacy locations support all of your pharmacy needs and can provide free home delivery to surrounding areas. Visit www.pharmacyconnectrx.com for more information and to find a location near you.

CDPHP Price Check™

Moving transparency forward

CDPHP Price Check is a cost estimator service that gives high deductible health plan members more planning power when it comes to health care expenses. By logging in to their online account at member.cdphp.com, members can get a cost estimate on more than 1,000 common health care services. Learn more by visiting www.cdphp.com/pricecheck

CDPHP Connect Rx, On the Go

Our pharmacy app allows members to take control of their medication costs. View prescriptions, change pharmacies search for cost savings, and more - all in the palm of your hand. Learn about CDPHP Connect Rx, On the Go and other pharmacy programs by visiting www.cdphp.com/RxCorner.

Offset Employees' Out-of-Pocket Costs

With funding accounts such as health savings accounts (HSA), health reimbursement arrangements (HRA), and flexible spending accounts (FSA), you get more back: lower premiums, tax-free or tax-deductible contributions, and more flexibility in benefits design. Contact your CDPHP account representative to get started.



Increase transparency with **real-time data and enhanced reporting.**

Shared Health Operating Timeline

Pre-Effective Date

☐ **Determine Offerings**

- » Healthy Direction Manager
 - » CDPHP Insights @ Work
 - » Health funding accounts
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Months 1-3

☐ **New Group Introductory Meeting**

- » Meet your dedicated Account Executive (AE) and Workplace Health Strategist (WHS)
- » Review and discuss Shared Health variable billing
- » Review and discuss CDPHP Workplace Health model and resources
- » Determine assessment strategy
- » Schedule Strategy Development Meeting

☐ **Assess needs and interests at organization and employee-level**

Months 4-6

☐ **Workplace Health strategy development meeting**

- » Review assessment results and set goals
- » Discuss program recommendations
- » Select and schedule programs

☐ **Implement Workplace Health programs/initiatives**

☐ **Schedule Mid-Year Data Review Meeting with AE and WHS**



Months 7-9

- ☐ **Mid-Year Data Review Meeting with AE and WHS**
 - » Review claims utilization data
 - » Review customizable Shared Health checklist
 - » Review Workplace Health goals and progress
 - ☐ **Implement Workplace Health programs/initiatives**
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Months 13-15

- ☐ **Year-end Data Review Meeting with AE and WHS**
 - » Review claims utilization data
 - » Review workplace health summary and determine goals and strategy for following year
 - » Review CDPHP Shared Health Checklist
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and more! Follow us on social
and visit blog.cdphp.com.



Contact your broker or call your CDPHP account executive at **1-800-993-7299**.

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