Best Practice Overview 1 Page for National Groups

Date: 8-19-20

Author: April Gucciardi

Objective: Provide examples of best practices for introducing plans to national groups with Imagine Health and ELAP. Also show clients/brokers that we have experience handling these types of plans.

Audience: Brokers/Clients

Notes: Use plan differential piece we created for Chris as a starting point

Branding: Imagine/ELAP

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Header: **12+ Years**’ **Experience Designing Health Plans**

When it comes to saving money on healthcare, Imagine Health and ELAP Services have more than 12 years of experience. We work with self-funded employers of all sizes to provide measurable savings and drive real results.

With Imagine Health, your employees can see any provider they want. They also will:

* Maximize their benefits and reduce their out-of-pocket costs when they choose to see an Imagine provider.
* Pay a fair price for service if they see a non-Imagine Provider with price protection from ELAP Services.
* Receive guidance on provider options from our care navigation resources when making healthcare choices.

Plan details can vary based on your group size, but we will work together with you and your Third-Party Administrator (TPA) to build a plan design that is right for you.

The below implementation options are examples of just two different ways we can help structure your health plan.

Implementation Plan #1

This plan option gives all employees the ability to seek care from the provider of their choice, with maximized benefits and lower out-of-pocket costs for those who see an Imagine Health provider.

|  |  |  |
| --- | --- | --- |
|  | **Imagine Health**  Seek care from Imagine provider to maximize benefits and for lower out-of-pocket costs | **All Other Facilities and Physicians**  Claims reviewed by ELAP Services to provide price protection |
| Plan Year Deductible   * Per Covered Person * Family Limit | $6,450  $12,900 | $6,750  $13,500 |
| Plan Year Out-Of-Pocket Maximum   * Per Covered Person * Family Limit | $6,450  $12,900 | $6,750  $13,500 |
| Coinsurance |  |  |

Implementation Plan #2: (Goes with Graphics 2&3)

This plan option requires separate benefits materials for your different employee groups. Employees within Imagine markets will maximize their benefits if they choose a provider who participates in Imagine Health.

*Sample Graphic 2:* Imagine Health Market Employees (Recreate and Remove our company names – First column Imagine Health, Second Column PHCS Physicians, 3rd as-is)



*Sample Graphic 3:* Non-Imagine Health Market Employees (Recreate and Remove our company names – First column Imagine Health, Second Column PHCS Physicians, 3rd as-is)



*Sidebar chart:*

Here’s a quick overview of two sample implementation plans:

|  |  |  |
| --- | --- | --- |
|  | Implementation Plan #1 | Implementation Plan #2 |
| Plan Design | One design for all employees nationwide | Separate designs for Imagine and Non-Imagine markets |
| Open Enrollment Meetings | One OE Meeting for all Employees | Meetings by market OR two OE meetings: one for IH markets and one for ELAP markets |
| ID Cards | All have Imagine logo | Imagine logo only for those in Imagine markets |
| Finding a Provider | Visit providers.imaginehealth.com or call TPA for assistance | Depends on Market – all can call TPA for assistance |

Footer:

PHONE: 610-321-1030 | EMAIL: info@elapservices.com