

# Choose Wisely: Steering to High-Value, Cost-Effective Providers

BJ McAndrew, Employee Benefits Consultant



Cottingham & Butler

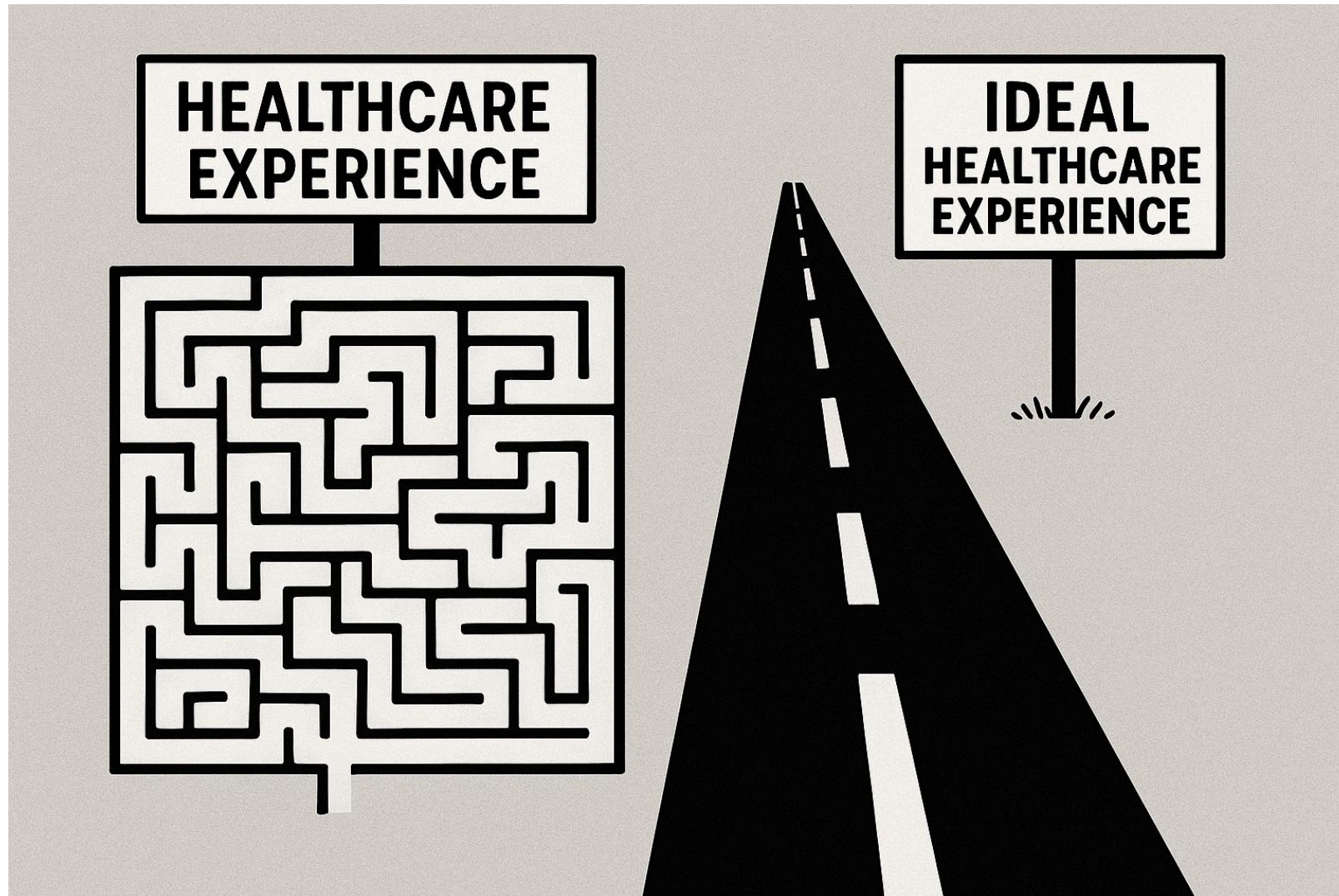
# Before We Begin

- All attendees are in “LISTEN ONLY” mode.
- All questions are taken offline.
- A recorded copy of the webinar and slides will be made available to all attendees.
- Reach out to BJ McAndrew, your host, and he will follow up with you after today’s session.

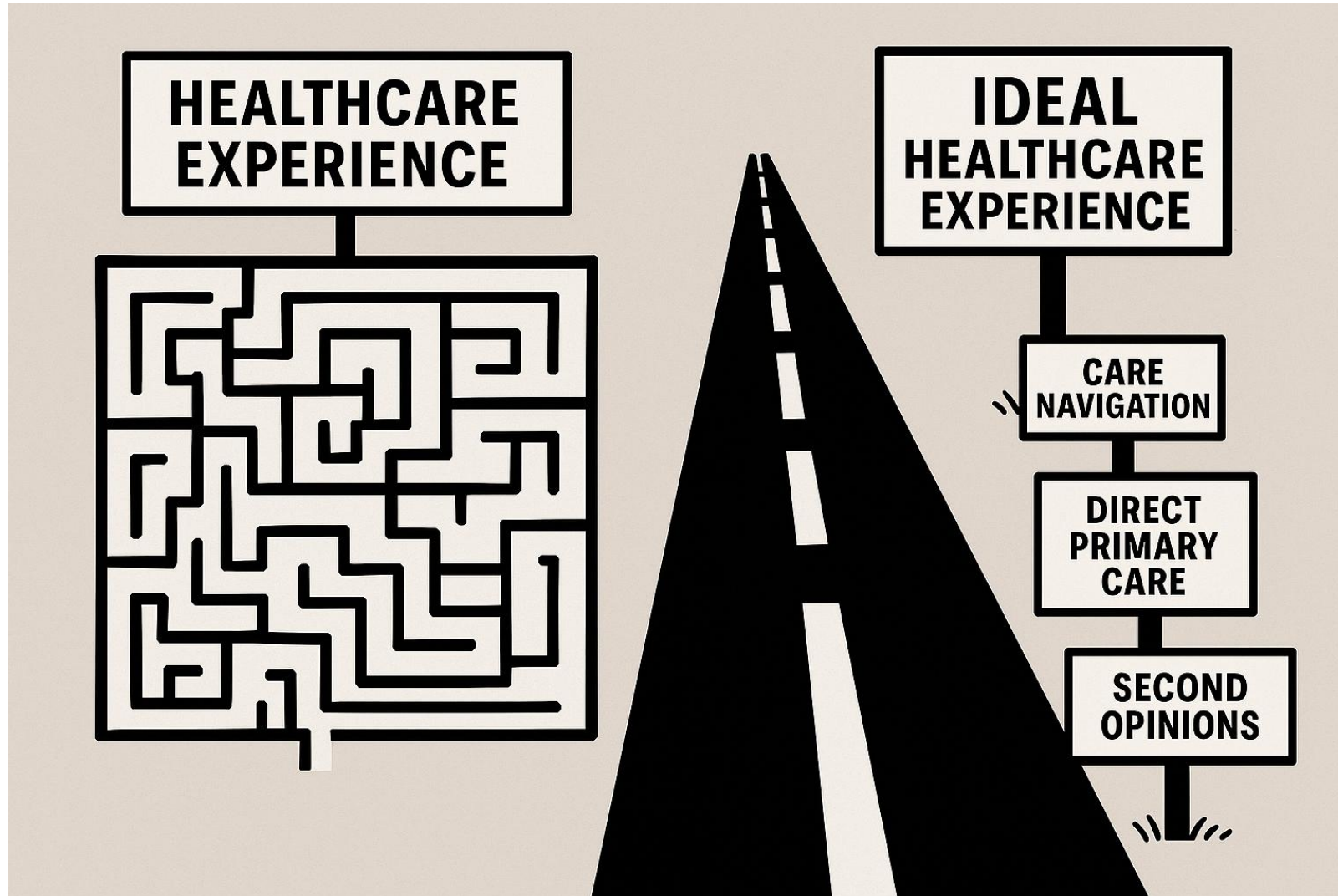
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# Solving a Healthcare Consumer Problem



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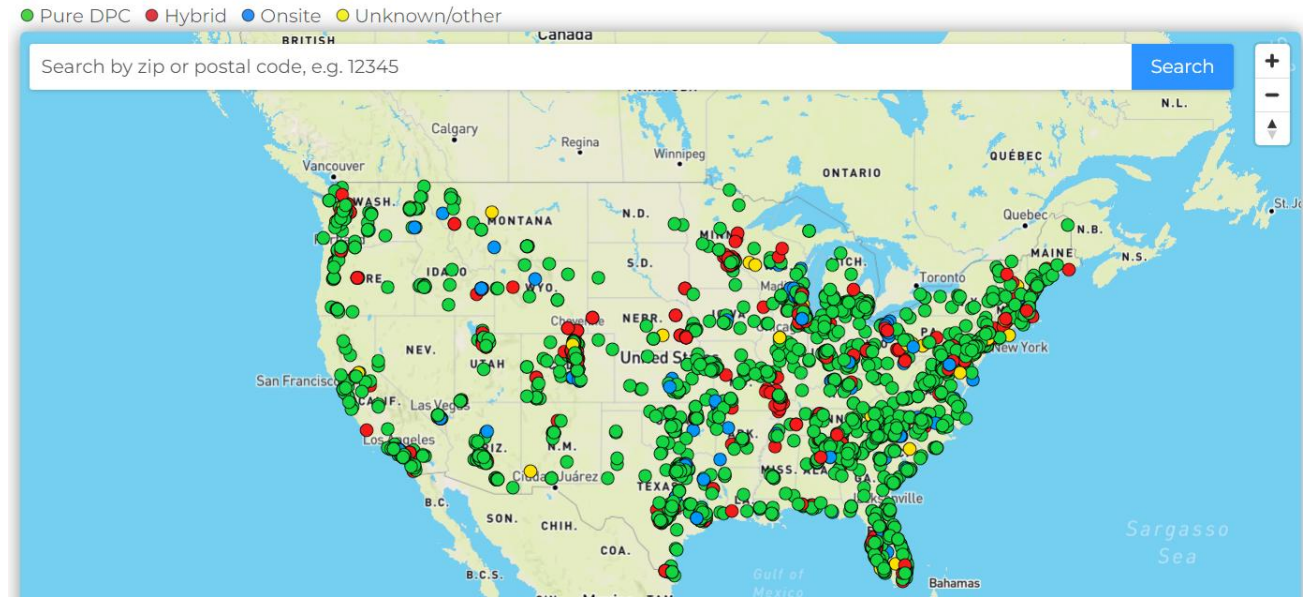
# Direct Primary Care or Onsite Care

## What is it?

Access to licensed care outside the traditional insurance-based system.

## Why does it matter??

1. Cost Transparency
2. Improved Access
3. Stronger Patient-Provider Relationship
4. Fewer referrals into systems



Mapper — Direct Primary Care | DPC Frontier

# MyAdvocate360

## What is it?

Resource to help shop for non-emergency-based care.

## Why does it matter?

- Cost-effective choices
- Empowers consumers

Procedure	Good	Better	Best	Savings
Colonoscopy BCBS	\$3,712 <i>M HEALTH FAIRVIEW UNIVERSITY OF MINNESOTA MEDICAL CENTER</i>	\$2,645 <i>North Memorial Health Hospital</i>	<b>\$1,326</b> <i>Hennepin County Medical Center</i>	<b>\$2,386</b>
Knee Replacement – Outpatient BCBS	\$28,514 <i>Maple Grove Hospital</i>	\$24,684 <i>Park Nicollet Methodist Hospital</i>	<b>\$21,384</b> <i>M Health Fairview Woodwinds Hospital</i>	<b>\$7,130</b>
Abdominal CT Scan with dye – HealthPartners	\$962 <i>St. Francis Regional</i>	\$821 <i>Abbott Northwestern Hospital</i>	<b>\$295</b> <i>North Memorial Health Care</i>	<b>\$667</b>
Colonoscopy HealthPartners	\$1,852 <i>Abbott Northwestern Hospital</i>	\$1,686 <i>Hennepin county Medical Center</i>	<b>\$885</b> <i>M Health Fairview University of Minnesota Medical Center</i>	<b>\$967</b>

# Health Navigator

## What is it?

- Second opinions
- Care Navigation
- Personalized Guidance
- Responsiveness & Member Satisfaction

## Why does it matter?

- Healthcare navigation is complex.
- Get the right care, at the right time.



**Sun Life®**

Health Navigator, powered by PinnacleCare

**54%**

### 54% of expert opinions

identified a more appropriate treatment plan or variation to the original diagnosis.



**\$13,000**

average  
savings per  
treatment  
outcome



**\$28,000**

average  
savings for  
MSK  
treatments



**\$24,000**

average  
savings for  
cancer  
engagements

# Cancer Experts Now

## What is it?

- White Glove concierge service
- Patient advocacy and support
- **Expert 2<sup>nd</sup> opinions** on **treatment plan**

## Why does it matter?

- Avoids **unnecessary procedures** and costs
- Nearly **50% of cancer cases initially misdiagnosed**.
- Potential to create **20%+** savings with the highest-costing conditions on the plan.

## CANCER EXPERT NOW

### 48%

Average Savings with Improved Outcomes

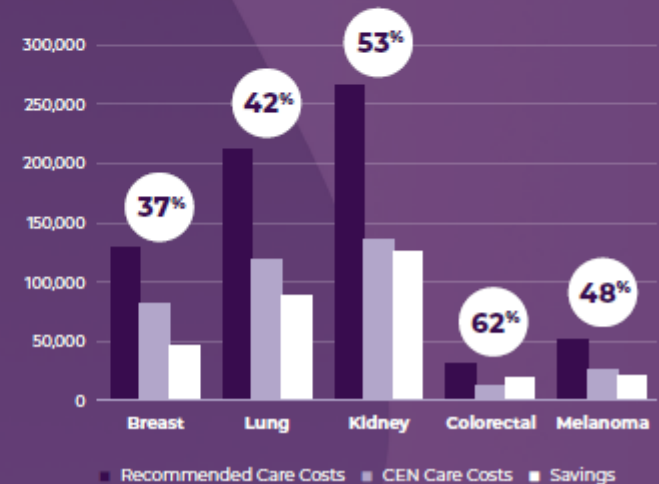
Interventions include:

- Correct misdiagnosis/mis-staging
- Improved treatment plan/prevention of harm
- Avoided unnecessary treatment or surgery
- Pharmaceutical compassionate use/study/clinical trial
- Drug/infusion consult
- Personalized or precision medicine
- Avoidance of catastrophic claim
- Improved network utilization

- ✓ **OUTCOMES**
- ✓ **SATISFACTION**
- ✓ **CLAIMS**

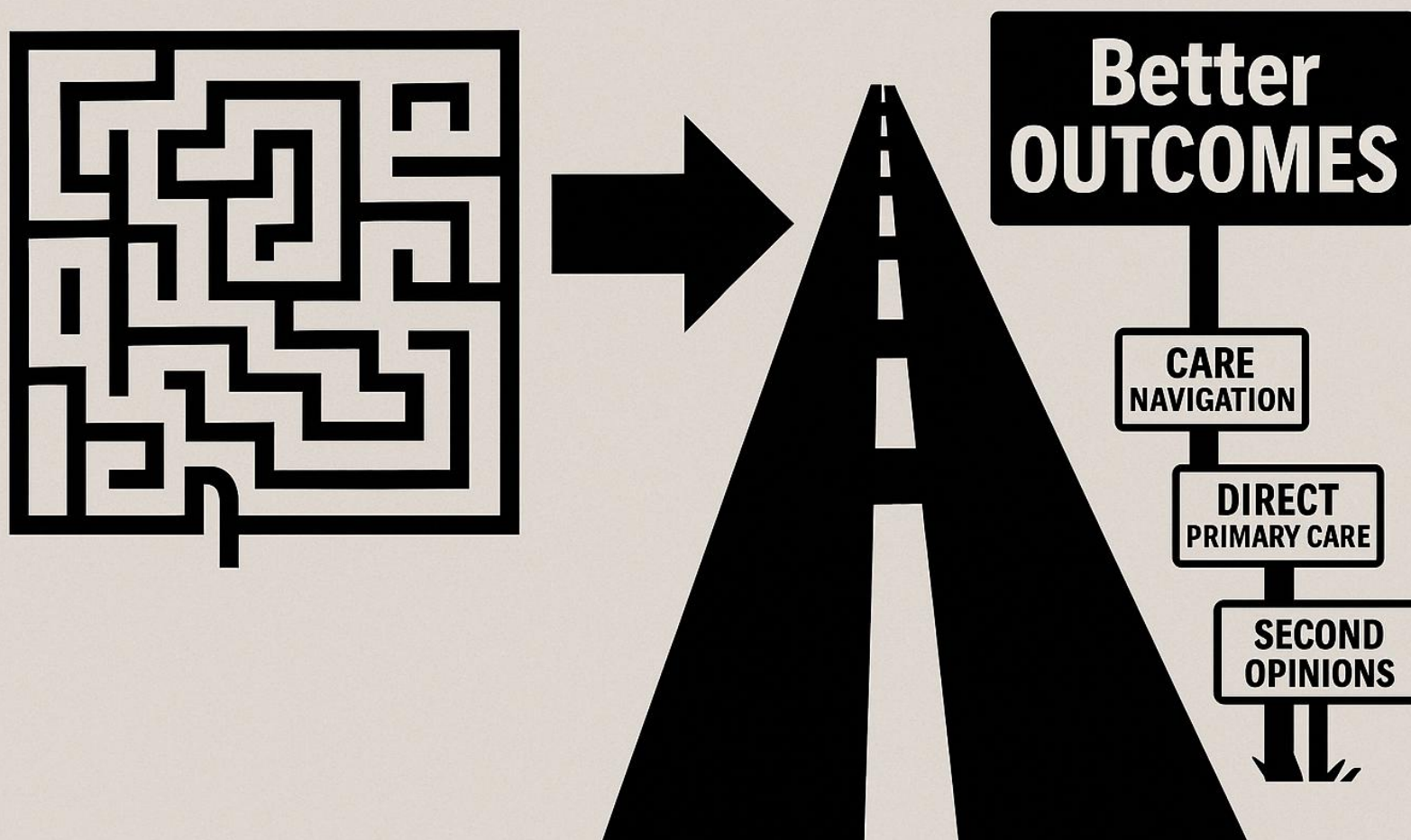
### Drive Efficiency and Adherence

9/10 Doctors Make a Change to the Treatment Plan  
70% Make a High Degree of Change





**“If we keep doing what we’re doing, we’ll keep getting what we’re getting.”**



# What's Next?

## **On Demand:**

The Benefits Brief | Micro-Strategy Sessions

**Stay Tuned for the 2026 Webinar Campaign!**

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