



# AdvantaCARE<sup>©</sup>

**Increase steerage. Reduce leakage.**

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A turnkey platform for flexible entry into the fee for value and community health plan space by Benefit Administrative Systems.



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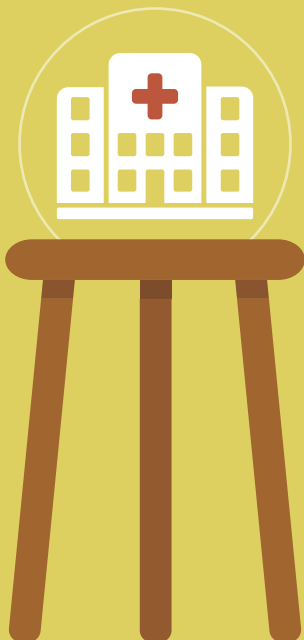


ST LOUIS



BOISE

Fee for **service** to  
fee for **value** is a  
*balancing act.*



**AdvantaCARE** is a turnkey  
platform for flexible entry  
into the fee for value and  
community health plan space.



## Decrease

costs for **your hospital** and  
local employer **health plans**

Group Benefit Captives, a spin-off of the successful Commercial Insurance Captive mode, offer many significant advantages to middle market employers with 50-250 employees:

- **Aggregate buying power to reduce cost**
- **Increase service features typically reserved for large groups**
- **Reduced risk and volatility**

## Group Benefit Captive

*For groups 50-350*

- **Large group buying power to aggregate**
- **Reduce stop loss and administrative cost**
  - No unfunded liabilities
- **Local control of rates and benefits**
  - First year benefits aligned with current plan
- **2 Opportunities for savings**
  - Control of unspent employer claims reserves
  - Pro rata sharing of unspent captive reserves
- **Risk management requirements**
- **Average renewal is less than 5%**



## Increase

revenue to **your hospital**  
or **health system**

BAS has a proprietary technology platform to help maximize 340B savings for your domestic health plan **at the time of dispensing**. The net result of integrating your 340B Plan with your health plan is:

- Improved benefit design
- Increased savings
- An increase in efficiency while dramatically lowering plan costs

## Plan of Action

- Access fee paid monthly per enrolled employee
- 15.6% average increase in steerage
  - › No Unfunded Liabilities
- 340B (facilities average first year revenue = \$326,000)
  - › Coordination with hospital health plan
  - › Complete set up and operation
  - › Revenue stream to the hospital
- Groups enrolling prior to 10/1 in a given year will get a short plan year and renew 1/1
- Increased Placement of Local Programs

## Add Value

to the **domestic network**  
or **narrow network** and to  
local employer **health plans**

You will always have full support and guidance from Benefit Administrative Systems and **AdvantaCARE**. Determine which tools will work best to add value to your domestic health plan:

- Group Benefit Captive
  - Reporting
  - Wrap Facility Inclusion
  - Revenue Enhancement
- \$0 Claims functionality for domestic hospitals
  - Inclusion of other providers as needed
  - Enhanced “narrow network” reporting



**AdvantaCARE in action.**

Increase steerage. Reduce leakage.

ACTUAL BAS CASE DATA

**15.6%** increase in  
**steerage**

**107** employees in the  
average group size

**48.7%** lower average rate  
change at renewal

# GROUP BENEFIT CAPTIVE

*at a glance*

Group Benefit Captives, a spin-off of the successful Commercial Insurance Captive model, offer significant advantages to middle market employers with 50-250 employees:

- **Reduced reinsurance cost through volume buying power**
- **Increase service features typically reserved for large groups**
- **Reduced risk and volatility**

Additionally, a Group Benefit Captive provides an insurance instrument for middle market employers to get local control of plan design and unspent claims reserves.

Group Benefit Captives can be the first stepping stone to value based fiscal rewards for both the hospital and employer.



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## GROUP BENEFIT CAPTIVE

- **6 year old platform of success**, developed from the commercial insurance sector. 30+ year history of success.
- **Aligned goals and objectives**
  - broker/consultant: voice for the employer
  - TPA: voice for the health plan
  - captive manager: voice of the captive
- **Large group buying power**. Reduced stop loss / reinsurance cost. Reduced administrative costs. Increased service offerings
- **Local Control of Benefits**
  - design & risk management tools
  - rates & benefits
  - network and other cost management tools
  - 100% retention of unspent claims reserves by the local employer
- **Some degree of risk management is required**. Tobacco / non tobacco rates. Annual wellness exam or biometric screening within 120 days of the plan effective date.  
  
Cigna is the Rx brand manager with employer retaining rebates on name brand Rx, \$70 per fill.
- **Full reporting provided**
  - monthly reports on employer plan performance
  - quarterly reports on captive performance
- **NO unfunded liabilities**
  - specific and aggregate coverage for every group
  - no lasers at renewal and 12/15 contract for the price of 12/12
  - aggregate accommodation and specific advance to protect cash flow
- **Average renewal is less than 5%**

# LEVERAGE YOUR PROGRAM



If your hospital or facility has a 340-B program, our **AdvantaCARE** product helps every dollar be worth much more than just \$1.00. In traditional programs, hospitals derive revenue from their 340-B program, when domestic plan members utilize local contract pharmacies.

## The Problem

Their stop loss carrier does not “see” these savings as having reduced overall plan expense in pharmacy spend.

**BAS has an exclusive technology platform that allows us to integrate your 340-B and employee health plans, real time, at the time of dispensing.**

## So, What?

- Dollar for dollar conversion from revenue to plan savings
- Reduced out-of-pocket cost to the member
- Lower overall plan spend on prescriptions (56% average)
- Leverage lower plan cost to drive lower stop loss premium (12% average)

## ↓ Actual Savings Examples

Ingredient Name	Retail Price	340-B Cost
Spiriva	\$365.82	<b>\$197.42</b>
Flovent	\$170.44	<b>\$9.88</b>
Premarin	\$158.47	<b>\$0.31</b>
Tamiflu	\$280.33	<b>\$137.28</b>
Humira	\$4,138.69	<b>\$0.12</b>
Humalog	\$2,381.74	<b>\$520.44</b>
Lyrica	\$1,154.66	<b>\$123.40</b>
Advair	\$480.37	<b>\$20.55</b>
Chantix	\$348.46	<b>\$34.39</b>
Crestor	\$266.34	<b>\$14.76</b>
Metformin	\$38.74	<b>\$1.13</b>

BAS has a proprietary technology platform to help maximize 340B savings for your domestic health plan **at the time of dispensing**. The net result of integrating your 340B Plan with your health plan includes improved benefit design, increased savings and an increase in efficiency while dramatically lowering overall plan costs.

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## Key Mile Markers

- Initial meeting or call with BAS and your broker or consultant
- NDA/LOI
- Determine roles and responsibilities
- Gather data based on needs and goals
- BAS develops a specific **AdvantaCARE** product for you
  - › Content
  - › Features and Functions
  - › Networks and Steerage
  - › Roles and Functionality
  - › Pricing
  - › Distribution & Support
  - › Service and Reporting
- Product Review
- Revisions
- Go / No Go

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### ■ **Your Senior Management Team and BAS**

- Control cost of Domestic Health Plan
- Relative use of Your Domestic Facility
- Needs of the local employer
  - › Reduce Health Plan cost
  - › Increase transparency
  - › Employer control of unspent claims reserves
  - › Value based incentive for local care
  - › Provide “Wrap Coverage”
    - Travel and other location coverage
    - Service not provided at the tier 1 facility

### ■ **Determine which tools will work best for your domestic health plan**

- **Group Benefit Captive**
  - › Large group buying power with local control of benefits
  - › Full transparency
  - › No unfunded liabilities
  - › 100% control of unspent claims reserves
- **Reporting**
  - › Employer    › Facility & Network
- **Wrap Facility Inclusion**
  - › Traditional Network    › Hybrid Model
  - › Reference Based Pricing
- **Revenue Enhancement**
  - › Monthly Access Fee    › 340B
  - › Scope of Narrow Network
  - › Value Based Service Model

**Phase 1:** Deploy AdvantaCARE within your plan

**Phase 2:** Roll out a community health plan

**You will always have full support and guidance from Benefit Administrative Systems.**



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