



Smarter Networks for Real Savings—Your Choice and Select Network Plans



It's not easy to ask your employees to pay more for health insurance each year— especially given how quickly the cost is increasing. According to a recent report from the Commonwealth Fund, average annual growth in employee health insurance premium contributions and deductibles increased faster than U.S. median income between 2008 and 2018. In 42 states in 2018, the combined cost of premiums and deductibles accounted for 10% or more of median employee income.

At Tufts Health Plan, we're committed to offering innovative health plan options to help you and your employees spend less, while still getting the comprehensive, high-quality health care you deserve. Our Your Choice and Select Network plans are two of those options.

Our Your Choice Plan puts choice and cost savings first

Your Choice is what's called a tiered network plan. It's ideal for employers who want to lower their health care costs while still offering their employees broad

range of choices for their care. Tiered network plans work by rewarding provider efficiency and empowering employees to become active participants in their health care decisions.

How tiered networks guide decision-making to lower costs

At first glance, tiered networks might seem complicated, but in reality, they're quite simple. What's better: they work. In a tiered network plan, providers are grouped into "tiers" based on the value of care they provide, encompassing both cost and quality.

At Tufts Health Plan, providers that offer high quality care at the lowest cost are placed in Tier 1, the "preferred" tier. Members are then incentivized to visit providers in Tier 1 with reduced out-of-pocket costs—for example, lower co-pays.

In contrast to full network plans, in which employees may make arbitrary decisions when it comes to choosing a provider, Your Choice naturally guides employees toward the most efficient providers who offer the highest quality care. Members become active, informed decision makers, and employers benefit from cost savings, thanks to the prioritization of efficiency and quality.

At the same time, employees retain access to all providers, and have the freedom to visit providers outside of Tier 1 based on personal preference. So, while employees' cost savings may shrink, your employees' choices are still preserved.

Select Network: Quality over quantity for better savings

Narrow network plans (also known high performance plans) like our Select Network plan are another option for employers who want to save money while maintaining access to excellent care. In fact, narrow network plans offer premiums 11% lower on average than full network plans. It's a significant savings right off the top, which you can pass along to your employees in any form you choose: lower health care payroll deductions, wage increases, or other benefits.

Select Network plans work by giving your employees access to a carefully crafted network of high-quality local providers.

These providers have committed to working with their patients and with Tufts Health Plan on managing care using the highest standards of quality and efficiency. In exchange for being selected for the network, these providers agree to charge lower rates. As a result, Select Network has premiums that are significantly lower than standard network plans, while delivering better managed care. Those lower premiums free up resources you can use for other health or wellness programs, like HRAs, HSAs or wellness rewards.

Like a standard HMO, our Select Network plans require that your employees' care is coordinated through an in-network Primary Care Physician. This is proven to be the best way to help members navigate the health care system, helping ensure that they're getting the care they need and not being billed for care they don't. Your employees' care is covered outside of the narrow network in certain situations, too, such as emergency care, or medically necessary procedures or treatments not available in-network. So you can rest assured that your employees will get the care they and their loved ones need.

Making the switch to a tiered or limited network plan

In the face of rising health care costs, it pays to think differently about provider networks. Empowering, efficient, and—as always—compassionate, our Your Choice and Select Network Plans are smart choices for employers and employees alike.

