

# Cut costs, not quality

Did you know we have a program that can help members pay less in out-of-pocket expenses for procedures and tests, plus get cash rewards? Discover our Reduce My Costs program.

If a member is scheduled to receive an elective, outpatient medical procedure or diagnostic test, Reduce My Costs can help find a lower-cost provider. This voluntary program increases member awareness of medical cost differences and rewards them for saving money. If your employees use low-cost providers, they could save money on their medical costs, and your premiums may be lower.

**Reduce My Costs is included for all fully insured commercial plans at no cost to employers or members.**

**Read on for more details.**



## How Reduce My Costs<sup>1</sup> works

1. Members contact a Reduce My Costs nurse at **(855) 772-8366** or via the chat feature on our website whenever their doctor recommends an elective outpatient medical procedure or diagnostic test.<sup>2</sup> The phone line and chat feature are available Monday through Friday from 8 a.m. to 6 p.m. ET.
2. Members will speak with an experienced nurse who will:
  - Compare provider costs and inform them of the lower-cost providers in their area
  - Assist with scheduling or rescheduling appointments and help with any paperwork
3. If a member is already seeing a lower-cost provider, they'll receive a reward just for calling.<sup>3</sup>
4. If they decide to receive care from a lower-cost provider, they'll earn a cash reward, depending on the service and the associated out-of-pocket cost savings.

### Program Rewards Structure

<b>\$10</b>	Minimum reward for Harvard Pilgrim members who call and are already scheduled at a low-cost provider	
<b>\$25</b>	for saving at least \$150 for:	<ul style="list-style-type: none"><li>• Bone density study</li><li>• Lab tests</li><li>• Mammogram</li><li>• Ultrasound</li></ul>
<b>\$50</b>	for saving at least \$250 for:	<ul style="list-style-type: none"><li>• MRI</li><li>• CT scan</li><li>• PET scan</li></ul>
<b>\$75</b>	for saving at least \$350 for:	<ul style="list-style-type: none"><li>• Colonoscopy</li><li>• Endoscopy</li><li>• Other outpatient tests and procedures</li><li>• Other outpatient surgeries</li></ul>

**Minimum savings to qualify for reward is \$150**

## Who is Reduce My Costs available to?

The program is available to all employers based in Massachusetts, Connecticut, Maine and New Hampshire.

Reduce My Costs is available as a buy-up for self-insured business at preferred pricing. For self-insured accounts with 51+ eligible employees, pricing is \$1 PEPM plus member rewards<sup>4</sup> OR 50% of cost savings plus member rewards,<sup>4</sup> whichever is greater.

<sup>1</sup> To ensure the services will be covered, the member should refer to their plan documents or contact Harvard Pilgrim at (888) 333-4742.

<sup>2</sup> For Maine-based members of a small group employer whose plans include a Health Savings Account (HSA), these additional services are included in the Reduce My Costs program: physical therapy, occupational therapy and infusion therapy. For more information, please visit [www.harvardpilgrim.org/reducemycosts/maine](http://www.harvardpilgrim.org/reducemycosts/maine).

<sup>3</sup> Rewards are considered taxable income and members should consult with their tax advisors. Massachusetts members may receive a maximum of five Reduce My Costs rewards per calendar year. Connecticut state regulations require rewards to be in the form of gift cards.

<sup>4</sup> Member rewards are funded by the employer.

The Reduce My Costs program currently is not offered with the Littleton Options HMO. Please check with your sales executive.

**If you have questions, please contact your account executive.**

[www.harvardpilgrim.org](http://www.harvardpilgrim.org)

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