

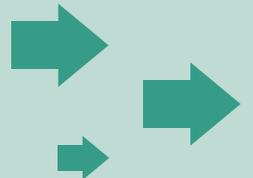
**A  
QUICK  
GUIDE  
to Health  
Insurance  
Benefits**

**Avera**   
Health Plans



# Follow these examples

of how certain benefits and services can move the dial on your company's health insurance costs either immediately or over time.



## PROBLEM

# Unnecessary emergency room visits

The ER is an important resource for serious issues such as heart attack or injury. But some visits to the ER could be avoided by seeing a provider elsewhere.

By decreasing these visits you can decrease the dollar amount of claims over time.



## Less than 9% of ER visits result in a hospital admission<sup>1</sup>

Common reasons for visit: abdominal  
pain, headaches, back pain

## SOLUTION

# Know your options

Promote 24/7 services that are more cost-effective for employees and still allow quick diagnosis.

### 24/7 NURSE LINE:

Call for advice at 1-877-282-8372.

### AVERANOW\*:

Virtual visits are available 24/7 in all 50 states for quick diagnosis of simple conditions.

### URGENT CARE CLINICS:

Get many of the same services of a regular clinic but after normal business hours.



## PROBLEM

# Employees with chronic conditions

Chronic conditions used to be cause for a member to be denied health insurance. With Affordable Care Act (ACA) guidelines these conditions have guaranteed coverage, but managing care can be costly.



**60% of employees have 1 or more chronic conditions<sup>2</sup>**

## SOLUTION

# Free preventive care and care management

### FREE PREVENTIVE CARE:

Urge employees to use the preventive care that comes with their plan to decrease risk of a future chronic condition or better manage an existing condition.

### CARE MANAGEMENT:

Avera Health Plans has an entire team to help members with chronic conditions make the most of their insurance. This can include ensuring they schedule necessary provider visits or get help finding the most cost-effective prescription drug.



## PROBLEM

# Lost productivity

Employees who take time off due to sickness or family matters or are at work but find it hard to concentrate, can have a direct effect on your company's bottom line.



**Companies lose  
\$22.5 billion per year  
in productivity and  
\$150 billion in presenteeism<sup>3</sup>**

(Employees at work but not productive)

## SOLUTION

# Wellness initiatives and Employee Assistance Program

### WELLNESS INITIATIVES:

Besides urging preventive care, a wellness program can promote long-term well-being. This can include fitness center incentives, employee health screenings and company well-being challenges.

### EMPLOYEE ASSISTANCE PROGRAM:

Mental health conditions can cause lack of concentration and absenteeism. Offer your employees confidential counseling through EAP to help with common issues.



## PROBLEM

# Not taking medications due to cost

Employees may not have the money to fill a prescription or may not take it as often as prescribed to prolong a refill. This can lead to costly complications immediately or down the line, which is costly for both the employee and employer.



People in the U.S. spent an average of \$1,200 in 2019 on prescription drugs<sup>4</sup>

## SOLUTION

Look for a plan with a pharmacy deductible – *not all plans offer it.*

### TIER STRUCTURE:

We offer a drug plan that divides the cost of drugs into up to 6 tiers with lower co-pays and coinsurance for the generic options (meaning the health plan covers more of the cost to promote their use).

### STEP THERAPY:

Our drug coverage starts with Step 1 generic drugs as a first option before promoting more costly Step 2 options.\*\*



# Call your agent or talk with Avera Health Plans at 605-299-7775 to learn more or get a quote.

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\* NOTE: IRS guidelines indicate that members with HSA-eligible plans may be subject to tax penalties if they use the free AveraNow service. If you have an HSA eligible plan, you may use your HSA or Flex spending dollars for this service.

\*\*Some exceptions apply according to patient.

Sources: 1. Centers for Disease Control and Prevention; 2. RAND Corporation, "Multiple Chronic Conditions in the United States"; 3. Results from the American Productivity Audit; 4. Organisation for Economic Co-Operation and Development, Health Statistics 2019



[AveraHealthPlans.com](https://AveraHealthPlans.com)