

For brokers and producers only

Date: April 4, 2019

Market: **Large Group**

New CareFirst Study Demonstrates Value of Integrated Benefits

In 2018, CareFirst conducted a study of over 260,000 members of self-insured accounts to compare differences between those with an integrated prescription benefit to those with separate medical and prescription benefits. The results show that members with CareFirst's integrated benefit have lower health costs compared to those with a "carved out" prescription benefit.

Members with an integrated CareFirst medical/pharmacy benefit had:

- 10% fewer hospital admissions, resulting in 12% less hospital expense
- 37% fewer hospital readmissions, resulting in 22% less expense
- 10% fewer emergency room (ER) visits, resulting in 8% less ER expense
- 7% lower diabetes-related costs
- 11% lower asthma costs
- 20% lower hypertension costs
- 17% lower COPD costs
- 37% lower congestive heart failure (CHF) costs

Decision makers for self-funded accounts should consider this data when assessing how best to manage their prescription benefit.

Marketing materials

We created the following resources to communicate the study results:

[Account email content](#) (use to share this information with your accounts)

[Account flier](#) (which can be attached to the email)

For more information

If you have any questions, please contact your broker sales representative.