



Reduce financial risk and improve health outcomes

Reducing financial risk is important to all of us. We know from our own experience that doing simple things can often bring big results. We're our own best example of how to do it. Aside from improving health outcomes, Innovation Health works diligently to improve financial savings. It's one of the biggest challenges we have in health care – rising costs. So this month we'd like to share a few time-tested activities that can really impact your bottom line. At the same time, they can help to improve the health of your employees and their families.

In good health,
Dave

Simple ways to reduce financial risk

The cost of health care for both you and your employees is a continued and growing concern. You can reduce your financial risk in some small but effective ways.

Staying in network

Find ways to talk to your employees about the importance and benefits of staying in network. When members stay in network, the costs are far less. Especially if your plan uses a clinically integrated network.* In some plan designs, going out of network isn't covered at all, except for emergency services.

Aside from cost, staying in a clinically integrated network also creates a health care map. It's like a constellation of data that all the doctors a member might see for consultation or treatment have access to. The important health data that is collected by their

Back to School Health Tips

Dr. Budhrani has provided some health tips just in time to head back to school.

[Read more](#)

Special Announcement

Innovation Health is now the Official Health Insurance Provider of the Washington Redskins



Hear how healthier employees can assist your bottom line



in-network doctor creates a health story. It can also begin to map out a potential health future. This is important for the patients' team of doctors to see. It can help stop or lessen the effects of a major health crisis.

One of our largest clients has seen huge improvements in a variety of metrics. This was a result of staying in network. Those improvements include:*

- 10% increase in leaving hospital when ready
- 4% decrease in ER visits
- 12% increase in generic Rx usage
- 15% increase in choosing best facility for procedure

Choosing a Primary Care Provider

The primary care provider (PCP) is very important for the member. This is especially true with plans that Innovation Health offers. This ties back into staying in network. PCPs are a critical and under-used component of every health plan. That's why at Innovation Health we encourage their use and cover PCP visits. But regardless of your health plan, this is an important aspect of health care.

The benefits of choosing and seeing a PCP for most health care needs are many. One of the most important is cost savings for you. With a broad view of their patient's health, a PCP can help your employees stay well. The healthier they are, the less claims there will be. Or, the number of lower cost claims increase because the health incidences are less severe. A PCP can really change the course of a patient's health story.

At Innovation Health we select only the best PCPs who have to meet rigorous criteria. This criteria we define is relevant to how they promote wellness, improve the quality of care and health outcomes. They also know the importance of maintaining strong relationships with their patients.

A step in a healthier direction

These are just two things you can do that don't take a lot of effort. What they can do is give you positive financial results. And more positive health outcomes too! Staying in network and choosing a PCP are two ways to support that even further. At the same time, it reduces your and your employees' financial risk.