

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 Costs¹ 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.² 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.³
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

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

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 rewards⁴ OR 50% of cost savings plus member rewards,⁴ whichever is greater.

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

² 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.

³ 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.

⁴ 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

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