

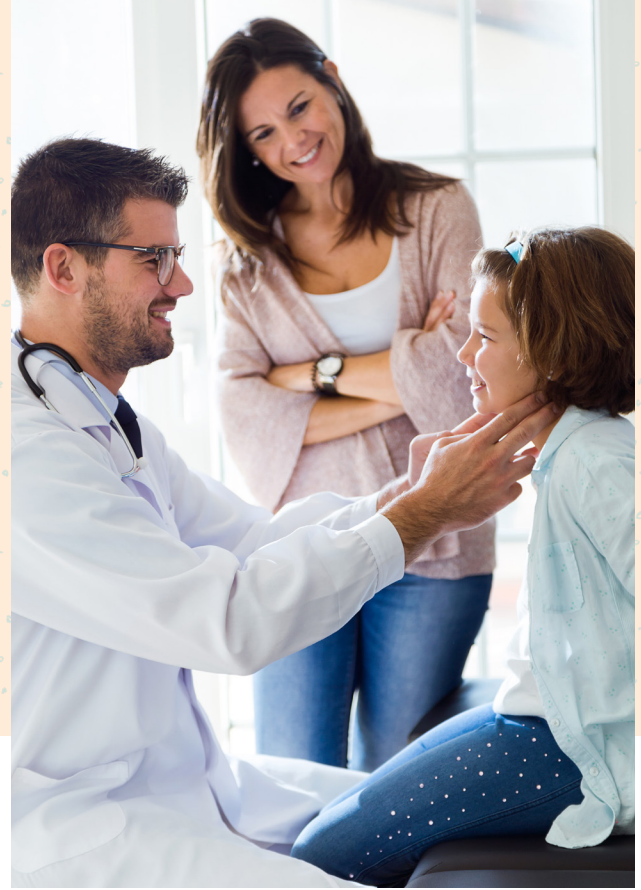
SmartShopper

# Learn about SmartShopper<sup>®</sup>

The most frequently asked questions about SmartShopper



SmartShopper saves employers money by providing the resources to turn employees into better consumers of healthcare. When employees are motivated to make more cost-effective healthcare decisions, everyone wins.



### What is SmartShopper?

SmartShopper is an incentive and engagement program that can save money on healthcare expenses every time an employee uses reward-eligible, lower-cost care for procedures included in the program. When your employees, or their covered dependents, use an eligible lower-cost provider, a reward check will be sent, and the employer saves on medical costs. The program provides employees with the resources needed to shop for care and make informed decisions.

### How will employees know if they're eligible to participate in SmartShopper?

Your health plan will include information in the employee benefits package and our strategic account managers are available to discuss and explain the program during your open enrollment meetings. Plus, a significant factor in the success of the SmartShopper program lies in our multi-faceted engagement strategy – we'll work with you to be sure your employees are engaged, aware and using SmartShopper.

**SmartShopper<sup>®</sup>**

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The SmartShopper program is offered by MDX Medical, LLC, a Zelis company. Reward-eligible options and reward amounts are subject to change. Rewards are available for select procedures only. Rewards may be a taxable form of income. MDX Medical, LLC, a Zelis company, does not provide tax advice. Rewards may be delivered by check or an alternative form of payment. Members with coverage under Medicaid or Medicare (including as secondary payer) are not eligible to receive incentive rewards under the SmartShopper program. MDX Medical, LLC and Zelis are not affiliated with Blue Cross and Blue Shield of Kansas.

## Will my employees have to change their primary care provider (PCP) in order to use SmartShopper?

No. Your employees can continue to use their current PCP as long as the providers participate in your health plans network. To find out if they're in network, your employees can call the health plan's member service.

## Will my employees' coverage change when using SmartShopper?

No. Their coverage stays the same whether they use the program or not.

## Do my employees need to pay for participating in SmartShopper?

No. SmartShopper is provided at no cost to employees if their employer purchases the program.

## How can employees qualify for an incentive?

When a doctor recommends a medical service that is included in the program, employees simply need to search SmartShopper before they have their service, then use one of the reward-eligible providers to qualify for a cash reward. To use SmartShopper, employees can contact the Care Concierge Team or shop online.

## How much money can my company save on healthcare costs?

Savings potential will vary based on a number of factors. Talk to your account executive for more information.

## What are some of the procedures eligible for a cash reward and how much money are employees eligible for?

Your employees can receive cash rewards of \$20 - \$425 as their share of the overall savings every time they

shop with SmartShopper and use a reward-eligible provider for qualifying medical procedures such as MRIs, mammograms and colonoscopies. For more information on the full list of incented procedures, contact your account executive.

## How do employees receive their reward?

If your employee qualifies for a reward, a check will be mailed to them within 6 – 8 weeks once the claim is finalized. If more than 8 weeks pass and they haven't received their check, they should call the Care Concierge Team.

## Can employees shop for family members?

SmartShopper makes shopping simple with family matching. The employee or a dependent can shop under their own respective profile for anyone on their plan and it will match for a reward if a claim comes in that matches a search from anyone on their plan.

## Who can employees contact if they have questions about the status of their reward check or the SmartShopper website?

For questions related to SmartShopper incentives, employees can contact the Care Concierge Team or email [smartshoppersupport@zelis.com](mailto:smartshoppersupport@zelis.com)

## Are employees required to use the lowest-cost provider suggested by SmartShopper to receive a reward?

No. SmartShopper is completely voluntary. Employees can receive a reward by choosing any of the options suggested by SmartShopper. They can also choose a provider not on the recommended list — they just won't receive a cash reward.

## What if a doctor already scheduled an employee for a service?

Employees should call the Care Concierge Team to determine if the provider they're scheduled for qualifies for an incentive. If not, they'll need to reschedule their appointment with a reward-eligible provider to qualify for a cash reward, and possibly get a new referral from their doctor. The Care Concierge Team is available to help with scheduling or rescheduling appointments and any associated paperwork.

## What if the facility an employee usually uses is already the most cost-effective option?

They still can get an incentive, but must first call the Care Concierge Team or shop online.

## Are there tax implications with the SmartShopper program?

Employers should discuss tax considerations with their tax advisors. Please note: Certain laws, including but not limited to those regarding taxation, may apply, and you may want to consult your own legal counsel with any questions.

## How will employees know if the lower-cost options suggested by SmartShopper are also high-quality options?

All healthcare providers that SmartShopper recommends are part of the health plan's network and have met the plan's quality standards. The facilities are fully licensed to provide services. Employees can talk to their doctor for more information regarding quality.

## Do employers have access to employees' personal health information if they use SmartShopper?

No. Personal, identifiable information will not be shared as part of the SmartShopper program. Many employers may only see aggregate data, such as how many people from their company use the program in a given year. However, SmartShopper keeps personal healthcare data completely confidential.

## Can employees use SmartShopper from their smartphone?

Yes. SmartShopper is a fully mobile platform.

## Can employees shop for more than one service at a time?

If a doctor has ordered more than one type of service (for example, an MRI followed by knee surgery), the employee will need to shop for each service individually.

## Can employees receive an incentive regardless of when they shop?

In order to receive a cash reward from SmartShopper, employees need to shop before they receive their medical service, up to the day of the service. They'll be eligible for the incentive as long as they choose a reward-eligible provider for a procedure included in the program.

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