

What Does Value-Based Care Mean for Fully-Insured Employers?

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I've been talking an awful lot about what CareFirst is doing in the mid-Atlantic to improve health care delivery and to partner with the health care delivery organizations to that end. But I haven't told you really directly that this is going on all over the country.

So I mentioned earlier, I do have peers who are in a similar position to me in markets throughout the United States, and we're all doing very similar work. In fact, we collaborate an awful lot on what models should look like, how data can be delivered, what technology can be employed. And it really has been a fantastic experience. But we're doing this under the umbrella of something called Blue Total Care.

Blue Total Care is a...just like we have a nationwide network of providers that our members can access wherever they may be, wherever they may need to seek care...Blue Total Care is the nationwide collaboration of providers and Blue plans on value-based care.

And if you're a CareFirst member and you happen to live in Boston, you can elect as the employer to access the value-based programs that the Blue Cross and Blue Shield plan in Massachusetts has implemented. If you have a member of yours, as an employer, that lives in Dallas, you can turn on, you can elect to turn on the value-based programs that our colleagues at Blue Cross and Blue Shield of Texas, which is part of HCSC, have established with those health care delivery organizations there.

So what you can expect when you become part of Blue Total Care in the different markets around the United States...and again, I mentioned that health care is very local and these programs are tailored to what that market's dynamics are. So they're going to vary from market to market, but they're going to be optimized for what we see in those particular markets.

So if you have an employee in Dallas or you have a big operation in Dallas or a big operation in San Francisco, you can elect to have your members be enrolled in those value-based programs that are operated by those other Blue plans under the Blue Total Care Program.

So we're really excited that while we're doing our work here in the mid-Atlantic and we're pushing really hard to make new relationships and change the dynamics between the payer and the provider on behalf of the people we serve, we are excited that we are just one example of that, and this is a wave that's sweeping the country.

And again, the Blues are very well positioned to really make progress with provider partners because we just have an awful lot of their patient traffic.