

SmartShopper Shared Savings Program

What is the SmartShopper Shared Savings Program?

This program is administered by VitalsSmartShopper (Vitals) and provides opportunities for participants in the COVA Care and COVA HDHP Plans to shop for certain medical services. If better-value facilities are chosen through the shopping process, the enrollee through whom plan eligibility is obtained will receive a cash incentive.* Registration with Vitals is required in order to shop. All earned incentives are taxable. Participation in the program is strictly voluntary.

*Covered family members will not receive any earned incentive, even if the covered family member was the participant receiving the incentivized service.

The following resources are provided at the end of this chapter:

- Registration presentation
- Frequently Asked Questions
- List of “shoppable” services

How are incentive payments processed?

The Department of Human Resources Management’s (DHRM’s) Office of Health Benefits will process incentives reported each month by Vitals. A report entitled BES-SmartShopper-00129-XXXXXXXX.csv will be placed in the appropriate agency HuRMan folder on the tenth day of the month for any earned incentives. The Department of Accounts will receive incentive information for employees in CIPPS agencies, and non-CIPPS agencies will receive incentive information directly for their employees.

Agencies will pay the cash incentive as follows:

- CIPPS Agencies: The Department of Accounts will add the incentive payment to employees’ paychecks, withhold the appropriate taxes, and include the payment(s) in their W-2 at the end of the calendar/tax year. Payments are scheduled in the first pay period of the month based on the relevant certification deadline. See Special Pay 033, HLTINCTV and Payroll Bulletin #2018-13 at <https://www.doa.virginia.gov/reference/payroll/bulletins/2018/2018-13.pdf> for more information
- Non-CIPPS Agencies: Agencies will add the incentive payment to employees’ paychecks and withhold the appropriate taxes. Incentives will be included in their W-2 at the end of the calendar/tax year.
- Incentives will be reflected on the earnings notice as “Hlth Incntv.”
- Incentives for retirees, survivors, and LTD participants (inactive participants) will be processed by DHRM. Instead of adding incentives for inactive participants to a W-2, they will receive a Form 1099 at the end of the calendar/tax year during which the incentive was paid.

SmartShopper Shared Savings Program

Reimbursement of incentive payment:

- DHRM will transfer incentive funds to agencies every month for which an incentive is payable.
- Payments are made to agencies in Cardinal using electronic transfer (Electronic Data Interchange, or EDI).
- Agencies will need to code to the correct account as if receiving funds from a vendor or depositing a check.
- The total EDI will include related employer FICA (7.65% of incentive) taxes.

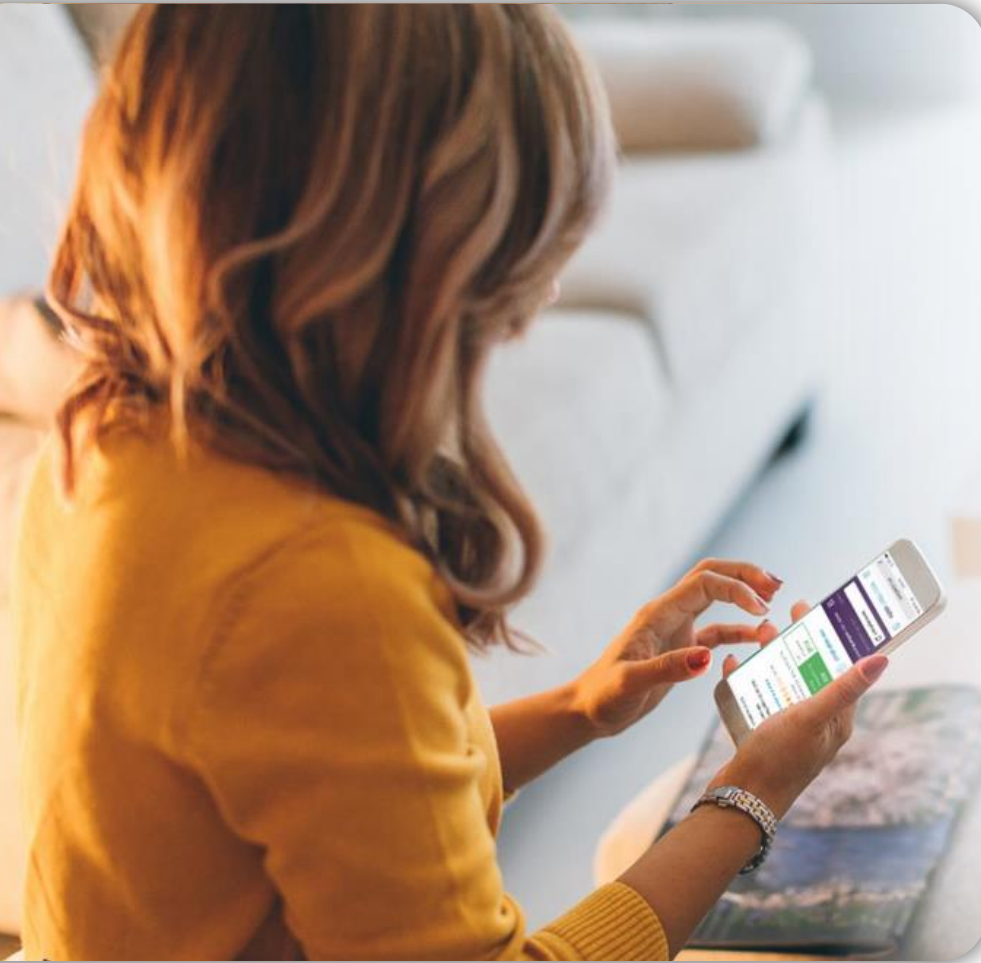
WE MAKE
SAVING
ON HEALTH CARE
**A REWARDING
EXPERIENCE**



Commonwealth of Virginia

vitalssmartshopper®

SmartShopper 101: What is SmartShopper



The medical care **incentive and engagement program** that saves money and gives members:

- Confidence
- Convenience
- Cash

When members shop for and select **better-value care**

SmartShopper 101: How It Works

- ALL COVA CARE AND COVA HDHP MEMBERS ARE ELIGIBLE
- You must shop BEFORE you have an eligible procedure
 - EACH TIME you need a procedure, you must shop to earn a reward
 - You can shop for procedure and then schedule services
 - Must be an approved covered service
- Website: cova.vitalssmartshopper.com
 - Click to register and follow the prompts. Enter your Anthem ID as it is presented on your ID Card
 - Available 24/7
 - Personal Assistant Team (PAT) Chat feature available online
 - Individual profiles – keep them updated!
- Personal Assistant Team (PAT)
 - Phone: **844-277-8991**
 - Monday - Thursday, 8:00am-8:00pm, Friday 8:00am-6:00pm
- Incentives can be expected about 60 days after the claim is paid
 - Procedure must match what was shopped for
 - Claim must be approved by Anthem

SmartShopper 101: How it works

1



Member's doctor recommends an eligible medical service

2



Member has multiple SmartShopper resources to find convenient high-value options

3



Member has procedure at the high-value location of their choice

4



Once the claim is paid...

SmartShopper verifies that the location qualifies for an incentive and triggers the reward process

Engagement 101: Personal Assistants are pivotal



**Your dedicated Commonwealth of Virginia
access line: 1-844-277-8991**

- Concierge-level “white glove” support
- Helps members understand options
- Guides members to the best-value care
- Preferences for convenience, cost & quality
- Schedules appointments, handles reauthorizations
- New PATChat feature popular with members



70% of those who talk with a Personal Assistant
earn an incentive

SmartShopper 101: Recap

SmartShopper offers COVA Care and COVA HDHP members a cash benefit

- Cash rewards for choosing better-value care

Members enjoy and appreciate SmartShopper

- 97% of “SmartShoppers” would recommend the service to friends, colleagues and family*

Activate, activate, activate!

- Activation leads to shopping and shopping leads to better-value care

The Personal Assistant Team is the “secret sauce” behind activation & choice of better-value care

- Member searches with a Personal Assistant are 33% of total searches - but 70% of better-value care selections

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Thank You!

* 2017 Vitals survey results



Call to Action

Encourage members
to call a Personal Assistant
should they need an
eligible service
1-844-277-8991

Mary Grannan
Client Engagement
Manager

mary.grannan@vitals.com

Activate your account

Call our Personal Assistant Team at **844-277-8991**
or visit **cova.VitalsSmartShopper.com**



Call PAT (Personal Assistant Team)
Get expert, friendly assistance to help save
you money, schedule your appointment, and
earn a cash reward.
Mention Member Code WEL18



Sign up for email and get more opportunities to earn cash rewards.

Here's how - Update your profile at **cova.VitalsSmartShopper.com** or ask a Personal Assistant to add your email to your account.

You can earn a cash reward for the choices you make when
you shop for your next medical procedure or test.



Please don't forget your SmartShopper card.

WHERE YOU GO FOR
CARE MATTER\$

vitalssmartshopper®

160 Chubb Avenue
Suite 301
Lyndhurst, NJ 07071



PAT can help (Personal Assistant Team)
Call **844-277-8991**
Mention Member Code **WEL18**

- Activate your secure SmartShopper account
- Find the best-priced care for your medical procedure
- Confirm the amount of your cash reward
- Schedule your procedure at a cost-effective location
- Assist with changing your doctor authorization

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Welcome to **vitals**smartshopper®

Your membership lets you earn a cash reward
when you choose better value medical services.

I just earned \$150
on my MRI



**SmartShopper
Card Inside**

Activate your account and start saving on medical care today

Call our Personal Assistant Team
844-277-8991 or visit
cova.VitalsSmartShopper.com



Commonwealth of Virginia

Welcome to **vitals**smartshopper...

... a benefit made available through the Commonwealth of Virginia. As a new SmartShopper member, you now have access to shop for medical services, compare costs, and earn a cash reward.



ACTIVATE TODAY!

Getting started only takes a few minutes.

Call our Personal Assistant Team at **844-277-8991** and mention Member Code **WEL18** or visit **cova.VitalsSmartShopper.com**



1. SHOP

When your doctor recommends a medical test, service or procedure, call our SmartShopper Personal Assistant Team or visit us online.



2. GO

Have your procedure at the location of your choice. You can earn rewards on routine services such as ultrasounds and mammograms, tests such as MRIs and CT Scans, and procedures such as knee, and shoulder surgery.



3. EARN

Once the claim is processed, the reward will soon appear in active employees' paycheck. Other participants will receive a check in the mail. No forms. No hassle. It's that easy.



Call our Personal Assistant Team. They can help you:



Activate your secure SmartShopper account



Schedule your procedure at a cost-effective location



Find the best-priced care for your medical procedure



Assist with changing your doctor authorization



Confirm the amount of your cash reward



Call 844-277-8991 TODAY!
Or visit **cova.VitalsSmartShopper.com**

Please don't forget your SmartShopper card. →

Language Access Services - (TTY/TDD: 711)

(Spanish) - Tiene el derecho de obtener esta información y ayuda en su idioma en forma gratuita. Llame al número de Servicios para Miembros que figura en su tarjeta de identificación para obtener ayuda.

(Korean) - 귀하에게는 무료로 이 정보를 얻고 귀하의 언어로 도움을 받을 권리가 있습니다. 도움을 받으려면 귀하의 ID 카드에 있는 회원 서비스 번호로 전화하십시오.

Anthem complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

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SAVE MONEY and **EARN CASH** when you shop for routine medical care services



1. SHOP



2. GO



3. EARN

CALL **844-277-8991** OR VISIT **COVA.VITALSSMARTSHOPPER.COM**

Earn \$\$\$ with Vitals SmartShopper

Earn a reward check every time you and your family choose an eligible lower-cost, high-value facility for the health services listed below. Keep this list for reference of procedure categories that could earn you reward dollars through VitalsSmartShopper.

To learn more, call **844-277-8991**, or visit **cova.vitalssmartshopper.com** to log in and use SmartShopper.

List of Shoppable Health Care Services

Bariatric Surgery - Laparoscopic Gastric Bypass

Bladder Repair For Incontinence (Sling)

Bladder Scope with Lithotripsy (Kidney Stone Fragmentation)

Bladder Scope with Stent

Bone and Joint Scan of Whole Body

Bone Density Study of Spine or Pelvis

Breast Biopsy Percutaneous with Imaging

Breast Lumpectomy

Bronchoscopy

Bunionectomy

Carpal Tunnel with Scope

Cataract Removal

Colonoscopy

CT Abdomen & Pelvis with and without Contrast

CT Angiography Chest

CT Angiography with and without Contrast

CT Lower Extremity without Contrast

CT Scan with and without Contrast

CT Soft Tissue Neck with Dye

ENT - Septoplasty, Endoscopy, Tonsillectomy and Adenoidectomy, Tympanoplasty, Tympanostomy and Myringotomy

Gall Bladder Removal (Laparoscopic)

Hammertoe Correction

Hernia Inguinal Repair (Age 5+, Non-Laparoscopic)

Hip Replacement

Earn \$\$\$ with Vitals SmartShopper

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List of Shoppable Health Care Services

Hysterectomy

Hysteroscopy and Sterilization [Tubal Ligation]

Hysteroscopy Uterine Tissue Sample (with Biopsy, with or without D&C)

Hysteroscopy with Removal of Lesion(s) or Uterine Lining [e.g. Endometrial]

Knee Arthroscopy with Cartilage Repair

Knee Replacement

Laminectomy - Inpatient

Lithotripsy - Fragmenting of Kidney Stones

Mammogram

MR Angiography Head without Dye

MRI with and without Contrast

Ovaries and/or Fallopian Tubes Removal [Laparoscopic]

PET Scan Image with CT from Skull base to Mid-Thigh

PET Scan Image with CT of Whole Body

Repair of Laparoscopic Inguinal Hernia

Repair of Umbilical Hernia [Age 5+]

Revision of Total Hip or Total Knee Replacement

Shoulder Arthroscopy with or without Rotator Cuff Repair

Sigmoidoscopy

Spinal Fusion

Total Thyroid Removal

Tubal Block or Tubal Ligation [Laparoscopic]

Ultrasound

Upper GI Endoscopy with Biopsy

Urethra and Bladder Scope

Welcome to SmartShopper! Frequently Asked Questions

1. What is SmartShopper?

SmartShopper is a confidential health care shopping and savings program that works with your medical benefits. With SmartShopper, you and your covered family members shop for certain medical services via phone, web or mobile device. When you choose to have your procedure at a better-value facility on the SmartShopper list, you earn a reward.

2. Why choose SmartShopper?

You can earn a cash reward when you shop for certain medical services. If you are having an MRI, blood work or other “shoppable” services, shop with SmartShopper to find a better-value facility. Your Personal Assistant can help schedule your new appointment and even assist with canceling your original appointment. Start earning cash rewards with SmartShopper today when you need a covered service.

3. How do I use SmartShopper?

First, register by calling the SmartShopper Personal Assistant Team or going online. Then, when you need a covered service, call a Personal Assistant, who will give you better-value options in your area. If you go online or shop on your mobile device, enter the procedure you’re shopping for and those options pop up. If you have your procedure at a SmartShopper option, you’ll earn a reward.

4. What kind of medical procedures qualify for the cash reward?

You can use SmartShopper to shop for routine, non-emergency procedures. For example, screenings such as mammograms and colonoscopies; diagnostic tests such as CT scans, MRIs and ultrasounds; and even surgeries including knee or shoulder. You can call the SmartShopper Personal Assistant Team to see if the procedure you need qualifies for a reward, or shop for it on the web site.

5. How much money could I potentially earn with SmartShopper?

Rewards vary from \$25 to \$500, depending on the procedure and where you have it and there’s no cap on how many rewards you can earn. If you are an active employee, your rewards will be reflected in your yearly W-2 form. For other participants, cash rewards will be shown on a 1099 form.

6. Does using SmartShopper mean any changes to my benefit plan or my primary doctor?

Your benefit plan and your primary doctor are not affected in any way, whether you choose to use SmartShopper to earn rewards or not.

7. Do I have to use one of the facilities SmartShopper identifies?

SmartShopper is a completely voluntary program and the decision about where to have your procedure is up to you.

8. What if my doctor already scheduled my procedure at a facility not on the SmartShopper list?

You can call the SmartShopper Personal Assistant Team. If you’d like to have the procedure at one of the SmartShopper options and earn the reward, the Personal Assistant will be happy to change your appointment and work with your doctor to provide any required order.

9. What if the place where I am already scheduled is a SmartShopper option?

If you are already scheduled at a SmartShopper facility, congratulations! You still need to contact SmartShopper either on the phone or online to get a confirmation number, but you can receive the reward.

10. I know that the SmartShopper options are less expensive but how do I know they are high quality?

All health centers and facilities on the SmartShopper list participate in your health plan’s network.

11. Should I shop on the phone or online?

Whether you’re on the phone or online, SmartShopper provides a simple and convenient shopping experience just like you’ve come to expect in other areas of your life. However, when you shop with the Personal Assistant Team, you do get the benefit of a friendly and professional personal assistant who can answer questions, make changes, set appointments and support you every step of the way.

12. Do the subscriber and their dependents share the same login to SmartShopper?

Dependents above 18 years old can register separately for SmartShopper using their own personal email address, and their information will be maintained separately and confidentially. Members can register for SmartShopper using their name, ID card, email, date of birth, and zip code. Once they have created a password, they will have separate login credentials.

The Vitals SmartShopper[®] program is provided by Vitals, an independent company. Incentives available for select procedures only. Rewards funded by your employer. Payments are a taxable form of income.

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