



FREQUENTLY ASKED QUESTIONS about SmartShopper

What is SmartShopper?

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) is the only North Carolina insurer to offer SmartShopper. This market-leading incentive and engagement program can save self-insured employers, and their employees, money on health care expenses every time an employee uses reward-eligible, lower-cost care for procedures included in the program.

When your employees – or their eligible, covered dependents – shop and use a recommended, lower-cost provider, a reward check will be sent to the employee's home – and the employer saves on medical costs. The program provides employees with the resources needed to shop for care and make informed decisions. And shopping is easy online or by phone. In fact, the SmartShopper Personal Assistant Team (PAT) will even help schedule appointments upon the caller's request.

How much money can my company save on health care costs?

Your savings potential will vary depending on your population's claims experience. You will receive a pre-sale analysis showing the potential cost reductions available to you. This includes data on opportunities for redirection by shoppable procedure and projected savings that may be achieved when the employee uses the lower-cost site of care.

Is reporting available to employer groups participating in SmartShopper?

Yes. Vitals will provide a SmartShopper program summary on a monthly basis that contains information outlining program performance and savings including the following: total gross savings, total incentives paid, total claims savings, total program fees, total net savings, ROI and member shopping data.

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. Employers will only receive aggregate program data, such as how many people from their company use the program in a given year. SmartShopper keeps personal health care data completely confidential.

Are there tax implications with the SmartShopper program?

Upon enrollment in the program, groups must decide whether they wish to report incentives on IRS Form W2 or 1099. Employers should discuss tax considerations with their tax or legal advisors before selecting a tax reporting method.

Employee reward earnings are also taxable and employees should consult their own tax advisor if they have any questions about how to report incentives on their tax return.



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

Once purchased, SmartShopper uses eligibility data to inform, educate and encourage eligible members to participate in the program. A significant factor in the success of the SmartShopper program lies in its 'surround sound' member outreach approach. Employees receive materials directly from SmartShopper, via mail and email, showing when and how to use the program. Ongoing communications keep employees involved in the program, saving money and earning rewards. In addition, employers receive a marketing communications toolkit to help them promote SmartShopper at work.

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

No. SmartShopper works with your Blue Cross health plan and its network of providers for certain procedures. Your employees can continue to use their current PCP as long as the provider participates in your Blue Cross NC plan's network.

Will employees' coverage change when using SmartShopper?

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

Can employees enrolled in an HSA plan participate in SmartShopper?

Yes. SmartShopper is considered a program not a benefit.

Do employees need to pay for participating in SmartShopper?

There is no cost to the covered employee or their dependents. The cost of the program and incentives are paid by the employer. Incentive amounts and pricing vary by group. Ask your Blue Cross NC Account Representative for details.

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's webpage via Blue ConnectSM for the procedure before they have their service, and then use one of the reward-eligible providers to qualify for a cash reward. To access SmartShopper, employees can log in to Blue Connect and click on Find a Doctor, or call the Personal Assistant Team at **1-877-702-6661**.

Who is eligible for SmartShopper?

Covered family members and dependents age 18 and older are eligible to shop and qualify for cash rewards. Dependents under 18 are not eligible for SmartShopper rewards. Each eligible member must set up their own Blue Connect account in order to shop and receive their rewards.

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

There are more than 80 procedures that qualify for SmartShopper, such as MRIs, mammograms and colonoscopies. Employees could earn up to a \$500 cash reward every time they use SmartShopper and have an appointment with reward-eligible providers. The average reward is \$83. For a complete list of all program services, contact your Blue Cross NC Account Representative.

How does Vitals SmartShopper determine lowest-cost providers?

Provider costs are based on actual claims information obtained through cost-transparency data. Providers are included in search results based on when they meet a specific threshold of filed claims during a defined time period.

How do employees receive their reward?

If an employee qualifies for a reward, a check will be mailed to him or her once the claim is paid. Employees wishing to confirm status of their reward check should call the Personal Assistant Team at **1-877-702-6661** Monday – Thursday from 8:00 a.m. to 8:00 p.m. and Friday from 8:00 a.m. to 6:00 p.m.

Who can employees call if they need assistance using SmartShopper, have questions about the SmartShopper website or need to check the status of their reward check?

For questions related to SmartShopper incentives, employees can call the Personal Assistant Team at **1-877-702-6661**, or email SmartShopperSupport@vitals.com.



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

No. Employees can receive a reward by choosing any of the eligible low-cost providers suggested by SmartShopper, not just the lowest-cost option.

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

Employees should call **1-877-702-6661** and a Personal Assistant will determine if the provider they're scheduled to see qualifies for an incentive. If not, they'll need to reschedule their appointment with a reward-eligible provider, and possibly get a new referral from their doctor, to qualify for a cash reward.

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

Employees must shop for eligible procedures to earn a reward. An employee that already uses the most cost-effective option, and does not shop for care, will not receive a reward. Rewards are based on completing a shopping activity either online or by calling the Personal Assistance Team.

Is support available to employees who need to schedule or cancel appointments?

Yes. Upon request, the Personal Assistant Team can contact providers to change referrals or schedule follow-up appointments on behalf of SmartShopper members.

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

All health care providers that are SmartShopper options are part of the Blue Cross NC network and have completed the Blue Cross NC credentialing process. Employees should discuss any treatment or quality concerns with their doctor prior to undergoing any procedure.

Can employees use SmartShopper from their smartphone?

Yes. Employees, and their eligible family members, can log in to their Blue Connect mobile account and choose Find a Doctor. This will direct them to the Find a Doctor mobile-optimized tool to start shopping. Note: Enhancements are ongoing so the experience is subject to change.

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, from one year prior up to the day before the service. They'll be eligible for the incentive as long as they choose a reward-eligible provider for a procedure and their employer group is still enrolled in the SmartShopper program.

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

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

More questions?

Contact your Blue Cross NC Account Representative for more information.

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