

# V-BID X

*Lower premiums, better coverage*

Current health plans do not meet the needs of many Americans

**Premiums** and **out-of-pocket costs** are rapidly increasing, contributing to underuse of high-value services



Patients receive care that offers little to no clinical value



We need to design a better health plan to help contain costs and make high-value services more affordable

*The Solution?*

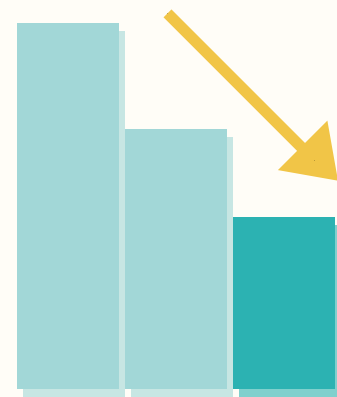
## V-BID X



Increases the use of **high-value care**



Decreases the use of **low-value care**



Lowers premiums

Increased cost-sharing on **low-value services** reduces spending...



Spinal Fusions



Vitamin D screening tests



Proton beam for prostate cancer

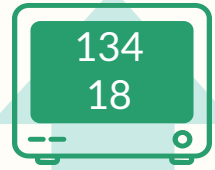


High-cost diagnostic imaging

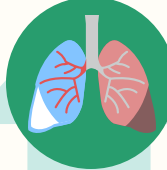
...and allows for lower cost-sharing and increased spending on high-value services



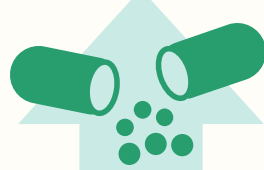
Hemoglobin A1c tests



Blood pressure monitors

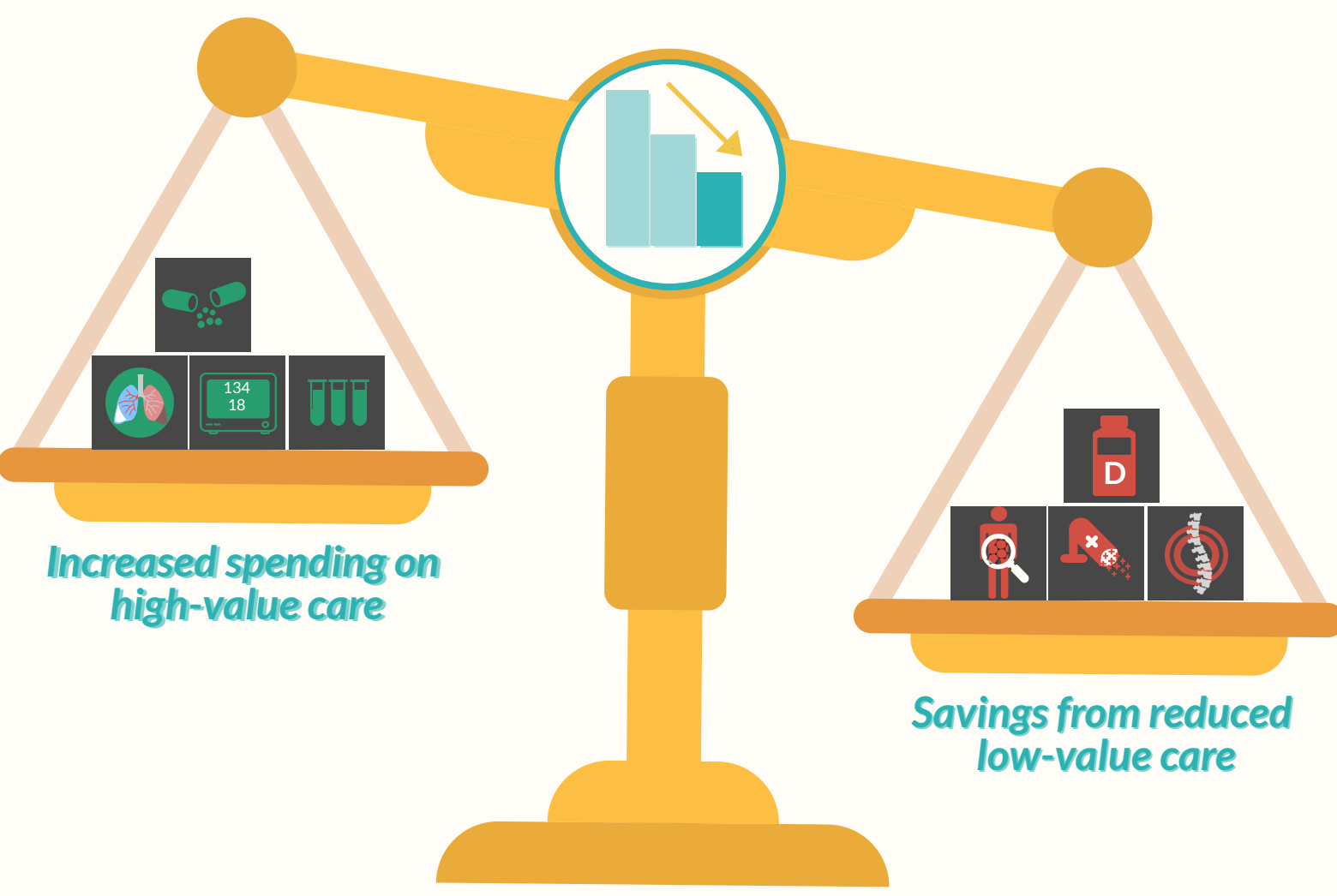


Pulmonary rehabilitation



High-value prescription drugs

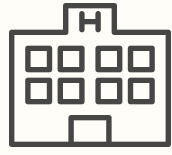
When savings from reduced use of low-value care exceed extra spending on high-value services, **premiums will decrease**



### Who Benefits?

#### CONSUMERS

- ✓ Better coverage of high-value services
- ✓ Reduced use of harmful care
- ✓ More plan options



#### PURCHASERS

- ✓ Lowers premiums
- ✓ Promotes efficient expenditures
- ✓ Creates opportunity for further innovation

