
How Can Better Health Care Actually Cost Less?

There are two troubling things about offering health insurance to your restaurant employees: 1) they still may not be getting the care that they need, and 2) all of you may be paying too much for it.

According to the New England Journal of Medicine, adults receive recommended health care treatments only 55 percent of the time. Much of that has to do with something called “practice variation.” This means treatments can vary widely from one doctor to another, so the type of care, results and costs run the gamut.

Getting — and Paying for — the Right Treatment

Understanding the issues behind practice variation led to creating the UnitedHealth Premium® designation. UnitedHealthcare evaluates specialty doctors on two criteria.

The first is whether or not they meet national industry guidelines for quality and evidence-based care — according to information from a number of collaborators, from the American Board of Internal Medicine to the National Committee for Quality Assurance. If these standards are met, then physicians are evaluated on a second criterion: efficiency of care — revealed by third-party evaluations (including the most appropriate treatment) and local market benchmarks for cost efficiency. Doctors are given a “star” for each criterion they meet.

The patients of doctors who receive the Premium designation experience complications from treatment that are 70 percent lower than those who haven’t met the criteria. In addition, the cost of their treatment is 17 percent below the local market average.

Insurance that Offers an Edge

Choosing specialists who offer evidence-based treatment at a lower than average cost helps employees — and your restaurant’s bottom line — stay healthier. This forms the basis of UnitedHealthcare’s EDGESM plan.

Employees like EDGE plans for many reasons. First, they have access to the one of the largest networks of physicians and facilities in the U.S.: 589,000 doctors and health care professionals, 4,920 hospitals and 60,000 pharmacies. Second, they have lower copayments for office visits when they use this network. Third, any primary care or hospital stays in the network are covered at the highest benefit level. Fourth, they pay a smaller portion of the costs (coinsurance) when they visit two-star specialists.

Restaurant owners appreciate EDGE because it allows them to offer high-deductible, affordable health care coverage that actually helps their people stay healthier. Because employees pay less when they choose in-network or Premium physicians and facilities, they are more actively involved in their health care. And recent studies demonstrate that active consumers have 22 percent fewer hospitalizations, 14 percent fewer ER visits, 5 percent higher utilization of preventive care, and overall lower medical costs.

Take Action Now

If you are considering offering health insurance as an incentive to attract and keep good employees healthy, or are dissatisfied with your current plan, take a look at EDGE.

For more on this program, visit www.restauranthealthcare.org or call **800-293-0105**.