

Reduce Healthcare Spend Without Sacrificing Employee Care

Prices for the same in-network, high-quality procedure can vary dramatically. When your employees choose a high-cost but same-quality location for their care, it has a direct impact on your overall healthcare spend.

SmartShopper changes that. Your employees can easily compare convenient, in-network locations and select the cost-effective location of their choice. Employees earn a share of the overall savings as a cash reward* - with rewards from \$20 up to \$500.

HOW IT WORKS



When the doctor recommends a routine medical procedure, employees shop online or by calling a SmartShopper Personal Assistant.



Employee has procedure at a cost-effective, incentive-eligible location of their choice.



Once the procedure is complete and the claim is paid, a reward check is mailed to the employee's home.

AVERAGE SAVINGS ON COMMONLY SHOPPED SERVICES

Cataract Removal	\$1,840
Colonoscopy	\$1,208
CT Scan	\$526
Gall Bladder Surgery	\$3,831
MRI	\$548
Upper GI	\$1,246
Tonsils and Adenoids	\$1,950
Shoulder Surgery	\$5,297
Hernia repair	\$3,409
Lithotripsy Kidney Stones	\$5,738



98%

of SmartShopper users would recommend the program to friends and coworkers

2019 survey of SmartShopper users

PROVEN ENGAGEMENT

SmartShopper includes a multi-channel engagement program that successfully redirects employees to cost-effective, incentive-eligible locations for their routine procedures and services. The SmartShopper engagement experience is fully integrated with your employees' daily lives, whether at home, at work or on the go. By delivering the right message through the right communication channel at the right time – including tailored messaging based on actual claims experience and demographics – the program creates employee “smart shoppers” who save on medical care and earn cash rewards on their share of the savings.



\$4.7M

Cash incentives paid to consumers



\$654

Average claims savings per incentive paid



\$33.5M

Savings for plan sponsors

REAL RESULTS

Validated by claims data, SmartShopper measures actual behavior change that produces real cost savings, not just website hits. With proven best practices to keep your employees engaged, shopping and saving, SmartShopper changes the economics of employer-sponsored health care.

SmartShopper Book of Business (clients) saved over 33 million dollars in claims cost in 2019



CASH REWARDS

- Cash incentives for selecting high-value, lower-cost options
- Checks sent directly to employees after claim submitted



MULTI-CHANNEL ENGAGEMENT

- Surround-sound engagement motivates employees at work, home and on the go
- Sustained, targeted communications based on claims experience and demographics



MULTIPLE WAYS TO SHOP

- Concierge-level Personal Assistant Team offers 1:1 shopping support, including scheduling appointments
- Direct shopping via computer, smartphone or other mobile devices



REPORTING & ANALYTICS

- Detailed reporting highlights program performance and savings
- Actionable insights into opportunities to tailor and optimize program

The SmartShopper program is offered by Sapphire Digital, an independent company. Incentives available for select procedures only. Payments are a taxable form of income. Rewards may be delivered by check or an alternative form of payment. Members with coverage under Medicaid or Medicare are not eligible to receive incentive rewards under the SmartShopper program.

Blue Cross & Blue Shield of Rhode Island is an independent licensee of the Blue Cross and Blue Shield Association.

