

Value Based Insurance Design in the Fully-Insured Market

VBID can be implemented in both the fully- insured and self-insured markets. The fully-insured employer templates and manual were developed specifically to address the unique considerations of fully-insured employers.

❖ Developing a Plan

The VBID Template for the fully-insured market identifies **3 recommended Core Components** to be included in VBID plans, and a range of suggested services that can be targeted:

Recommended Core Component	Example Services/Drugs	Example Incentives
Change Incentives for Certain Services	Blood Pressure Screening (based on age/gender) Breast Cancer Screening (women based on age)	<ul style="list-style-type: none">• Waived copay• Reduced Copay• Bonus Payment• HRA/HAS Contribution
Change Cost Sharing for Certain Drugs	Beta Blockers, Insulins, Anti-hypertensives	<ul style="list-style-type: none">• Reduced Premium for complying with recommended services
Change Incentives for Certain Providers	Network of providers identified as high value based on performance on cost and quality metrics	<ul style="list-style-type: none">• Exclusion of recommended drugs from deductible

Changes in incentives and cost sharing can be addressed in **various plan types**, including HRAs, HSAs, or plans with copayments or coinsurance. Incentives described in the table above can apply to **all members or targeted members**, and compliance can be measured based on **participation or outcomes**.

❖ Implementation

The Employer Manual includes materials to assist fully-insured employers in VBID implementation, including: **Implementation Strategies, Communications Guidance, FAQs and Best Practices, and a VBID Template Worksheet.**

Steps to Implement a VBID Plan



These steps, detailed in the Manual, serve as a guide for fully-insured employers seeking to implement VBID. To learn more, view the full Manual or contact the Connecticut SIM Program Management Office, sim@ct.gov.