

An award-winning mortgage lender sought to help their members better navigate specialty care referrals when additional treatment outside of primary care was necessary. By partnering with Premise Health to offer a care navigation solution, members were directed to high-quality, low-cost facilities, resulting in significantly lower spend for both the employer and their people.

The Challenge

With more than a third of Americans being referred to specialty care every year¹, and both cost and quality varying greatly between facilities in the same market², this organization set out on a mission: to support their members in finding the best specialists and facilities available when referrals became necessary.

The Solution

To help members avoid unknowingly choosing low-value³ facilities in the community, the client partnered with Premise Health to offer a concierge referral solution: care navigation. By using best-in-class cost and quality data, care navigators optimize member referrals to only high-value specialists. Between scheduling, follow-ups, and coordination with the member's existing primary care provider, care navigation helps close any gaps in care, and ensures members feel supported along the way.

Partnership Keys to Success

- Open dialogue and ongoing collaboration between Premise and employer leadership
- Access to a full suite of advanced primary care services, including 24/7 on-demand virtual care
- \$750 member incentive to activate a My Premise Health account, driving 90% engagement from eligible population
- > Rewards program for member referrals to highvalue specialty care
- > Mutually approved member engagement strategy and promotional campaign

The Outcome

By helping members overcome barriers to quality specialty care through high-value referrals and improving care coordination, the organization saw an estimated \$540K in annual savings, or \$1,082 per care navigation referral.

With the help of care navigation, members were directed to high-quality, low-cost referrals, resulting in savings even when additional treatment was necessary.

Compared to the community, on average Premise-attributed members spent 13% less year over year on outpatient surgery compared to community-attributed members who spent 2% more year over year. In the first year, care navigation members had an optimized referral rate of approximately 50%, with continued rate improvement.

Programs that allow providers to engage complex members can play an important role in helping employers maximize their healthcare dollars and resources.

Today, this client continues to make better health a reality by prioritizing a culture of wellbeing, and the accolades speak for themselves; not just any organization is ranked as one of Fortune's best companies to work for two decades and counting. Their partnership with Premise Health will continue to evolve as both organizations innovate how healthcare is accessed and experienced across the country.

¹Schuldt, R., & Jinnett, K. (2024). Barriers accessing specialty care in the United States: A patient perspective. BMC Health Services Research, 24, 1549. https://doi.org/10.1186/s12913-024-11921-0

²Healthcare Bluebook - Procedure Cost Variance Analysis in Atlanta Market, 2023

3High-cost combined with low-quality





