

WPS ASO

Provider Networks

Network options to fit employers' needs

WPS offers employers a broad variety of network options to enable them to choose coverage that matches their goals and preferences. We leverage our growth and innovation to form partnerships with health care providers that benefit our members.

For self-funded groups, we offer a variety of options, including:

- » Choices of networks in Wisconsin to suit employer needs.
- » Several wrap network products that help save money on care outside of Wisconsin.
- » International health care coverage for travel through our partner, Seven Corners®.
- » A number of specialty networks where there can be meaningful savings for high-quality care, including transplants and dialysis.

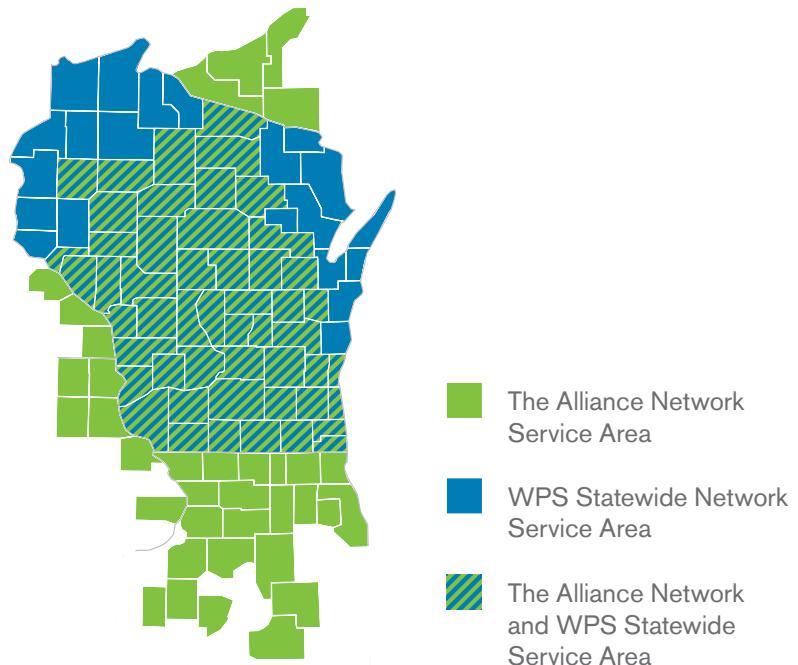
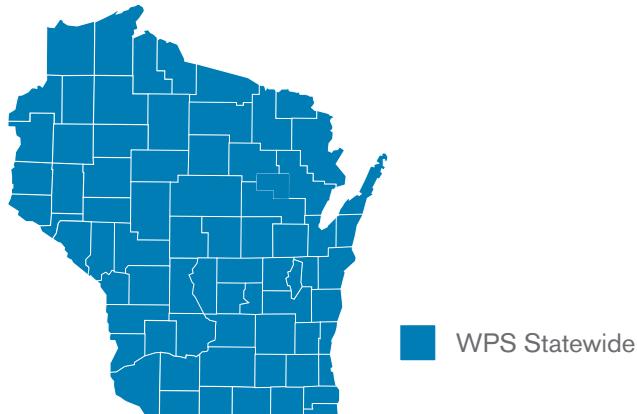
- » Administration of employer-held direct contracts with providers or vendors outside of the network offering.
- » Navigation services that help guide members to the highest-value care.

Our team works with employers to identify the combination of network options that provide optimal coverage and cost management in line with their needs and preferences. Together, our network options help drive down the cost of services that members need while providing wide access and choice for convenience.

Networks to fit any group

Key Wisconsin network choices include:

- » The Alliance's Smarter NetworksSM integrated with WPS Statewide Network
- » WPS Statewide Network

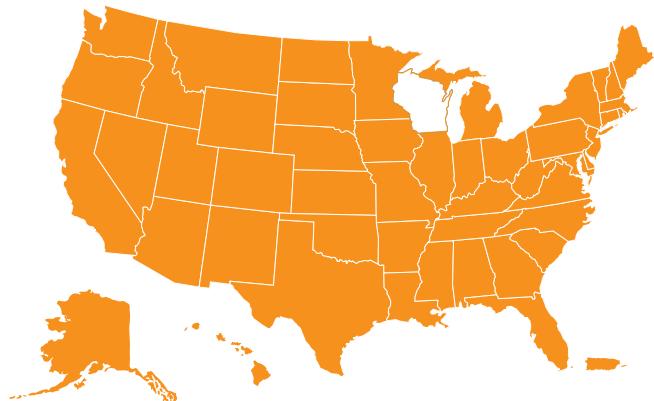


Key network choice outside Wisconsin:

- » First Health

Customers covered under a qualifying WPS regional or statewide network can also enjoy access to in-network benefits when they visit First Health wrap network providers in 49 states outside Wisconsin. Featuring more than 1 million health care service locations, 6,000 hospitals, and 130,000 ancillary facilities throughout the nation, the First Health Wrap is ideal for customers who may travel or have children who attend school out of state.

Providers can leave or enter the network at any time. It is recommended that employees check the network status of their provider on a regular basis.



First Health

More information on these networks and guidance for employer groups can be obtained from the WPS sales team.

WPS/Auxiant[®] Powered By

Specialty networks

Transplant networks

Transplant-related costs for employers can be unpredictable. A 2020 Milliman industry study estimates \$13.2 million in billed transplant charges for every 100,000 lives—a 21% increase from 2017 and 12.9% from 2019.¹

- » WPS has partnered with established transplant networks through Optum® to help reduce costs and financial risk for transplants. These transplant networks, which are accredited by the National Committee for Quality Assurance (NCQA), are built around high-quality Centers of Excellence, including centers at University of Wisconsin Hospital, Froedtert and the Medical College of Wisconsin, Mayo Clinic Health System, and others. Through these networks, you get access to the nation's top transplant teams for adults and pediatric members at predictable, highly discounted rates.
- » Transplant networks are developed to identify, qualify, and oversee programs that deliver superior outcomes. These highly skilled centers meet rigorous standards and have coordinated, planned, and appropriate therapy that help improve health outcomes. This generally includes more accurate diagnoses, higher survival rates, fewer complications, shorter lengths of stay, and reduced likelihood of transplant rejection. These programs cover all transplant-related services from the time of evaluation for transplantation to one year after the transplant.
- » Substantial purchasing power helps drive deep contractual savings with these clinically qualified programs, helping to decrease expenses for members and employers.

Dialysis networks

WPS has partnered with Optum® for a Kidney Resource Service program with a network of preferred dialysis centers that provide broad access with excellent negotiated network rates for dialysis (35–70%). The program features access to:

- » Renal specialists to treat/manage chronic kidney disease.
- » High-quality dialysis facilities that provide improved care.
- » Education for individuals and caregivers on the disease.
- » Support for improved engagement in treatment decisions.

¹Bentley, FSA, MAAA, T. Scott, and Nick J. Ortner, FSA, MAAA. "2020 U.S. Organ and Tissue Transplants: Cost Estimates, Discussion, and Emerging Issues." Milliman, 18 Feb. 2020, milliman.com/en/insight/2020-us-organ-and-tissue-transplants.

Network highlights

Flexible network offerings—WPS offers a broad statewide network with wide coverage and maintains narrower options that allow employers to obtain greater savings. WPS also allows employers to choose other networks and have them wrapped with the WPS Statewide Network.

- » Wrap and travel networks cover needs of customers outside the core networks and outside Wisconsin.
- » Specialist networks provide access to a broad network of high-quality providers.

Wide provider access—Members have access to a wide range of high-quality primary care and specialty providers throughout Wisconsin.

- » WPS Statewide Network offers 165 hospitals and more than 25,000 professional service locations.
- » In-network capture rate over 98% across all WPS Health Insurance lines.²
- » When First Health is used as the travel network, we capture nearly 96% of out-of-network claims nationwide; in 31 states, the capture rate was 99% or greater for 2021.

Deep network discounts driving predictable savings—WPS network options reflect deep discounts negotiated with strong partnerships.

- » Specialty networks offer deep discounts on a variety of health care needs.
 - Transplant networks can save over 50% on typical billed charges for customers.³
 - Dialysis networks can save 35-70% on dialysis procedures.⁴
 - Chiropractic care specialized networks can offer savings over 60% on typical billed charges.⁵

²WPS 2021 Claims Data Report.

³<https://www.optum.com/content/dam/optum3/optum/en/resources/sell-sheet/trs-payer-sell-sheet.pdf>

⁴<https://www.optum.com/business/solutions/health-plans/member-health-care/medical-benefit-management/kidney-solutions.html>

⁵2019 WPS Health Plan Claims Data Report

Cost management through innovative programs—

Innovative cost management programs incentivize providers to keep costs down as they provide high-value care to help save members money. Value-based payment models incentivize providers to consider the type, cost, and effectiveness of care for our members and pay providers for high-value care.

Quality management—WPS has implemented innovative programs with several health systems to manage and incentivize quality (e.g., ‘earned’ increases vs. ‘contracted’ increases). These provide a balance to cost-control programs, ensuring that cost savings do not come at the expense of quality of care.

- » In 2021, nearly 5,000 WPS members received care from a provider whose contract contains quality incentives.²

High-value care—WPS works with our members to identify high-value providers for a variety of high-cost services, including joint replacement, CT/MRI scans, and other nonemergent care.

Get a quote today!

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