

# Frequent Questions About SmartShopper

## 1. What is SmartShopper?

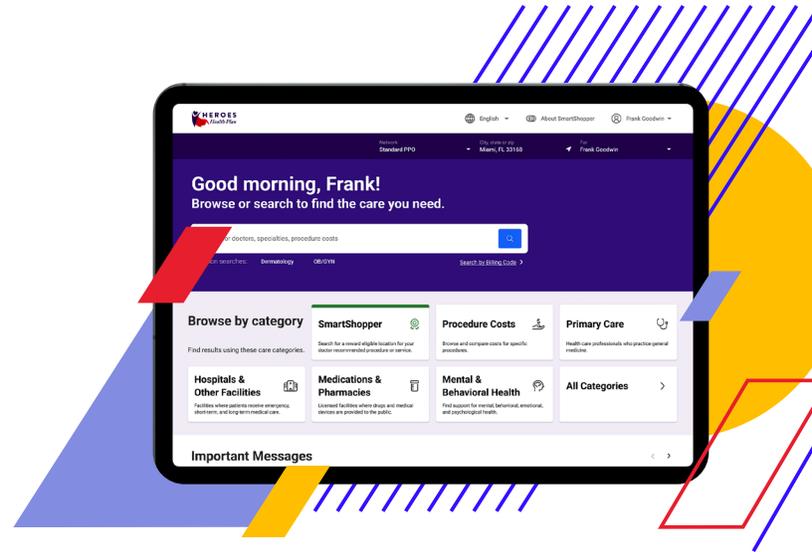
SmartShopper is a program that helps save money on in-network care. The price of common medical services can vary drastically from one hospital or clinic to the next. This is because insurance companies, health plans, and employer groups all negotiate separately with hospital systems and other providers. This means in-network providers can sometimes charge vastly different prices. Higher prices affect the bottom lines of insurance companies, employers, and ultimately your health insurance premiums. It also means an employee may have to pay a lot more out-of-pocket for their deductible. In an effort to tackle growing costs, many employers and insurers are now rewarding employees to shop around when they need routine medical care. When they do, SmartShopper passes some of the savings on to the employee. The SmartShopper Program is subject to the [Terms of Use](#) and [Privacy Policy](#).

## 2. How does SmartShopper differ from other solutions?

Backed with a large number of health plan partnerships that bring accurate and thorough data, SmartShopper makes it easy to pinpoint savings opportunities for your clients. In the market for over 15 years, SmartShopper has all the expertise needed to deliver comparative choices to employees. SmartShopper focuses on incentivizing employees (saving an average of \$626 on claims per incentive paid), providing personalized live support to empower employees, and lowering total cost of care by delivering strong 3:1 ROI.

## 3. Why is SmartShopper the best choice?

SmartShopper is a service that helps employees find and get the care they need, all while lowering your total cost of care. We do the legwork to make decisions clear and simple, and with a 3:1 ROI we save time and money in the process. SmartShopper has an industry high NPS score of 87 and boasts a 95% SmartShopper Customer Satisfaction Score (CSAT) among those surveyed who interacted with the Care Concierge Team.



## 4. How does SmartShopper get its information?

We use data information provided by the health insurance plan or other third-party data sources.

## 5. Do facilities pay to be listed on SmartShopper?

No. All in-network facilities that perform a procedure are displayed and ranked by the cost they charge for your procedure.

## 6. How often do we update cost information?

Cost information is updated on a periodic basis depending on the client's specific need and agreed upon cadence.

## 7. Does an employee have to change their Primary Care Provider (PCP) to use SmartShopper or will any medical benefits change?

No. SmartShopper will not affect an employee's relationship with their PCP or medical benefits.

## 8. Is an employee obligated to use the most cost-effective facility after shopping with SmartShopper?

No. SmartShopper is completely voluntary. An employee can receive a reward by choosing any of the options suggested by SmartShopper. If they prefer to go to a facility that is not on the list of options suggested by SmartShopper, they can do that too. They will not receive a reward but will have the benefit of knowing that there are lower-cost options available.

**9. What if their doctor already scheduled them to go to a facility not on the SmartShopper list of options?**

The employee can call and a Care Concierge Team member is here to help! They will determine if the service qualifies for a reward. If not, they can look into rescheduling their appointment with a provider that does qualify and possibly obtaining a new referral from the employee's PCP if necessary.

**10. Can they shop for more than one service at a time?**

Yes. If their doctor has referred them for more than one type of service (for example, knee surgery followed by an MRI), they can shop for all services at the same time or opt to shop for each individually.

**11. How do we know the employee will get high-quality care at a "cost-effective" location?**

All facilities listed are in-network and have been vetted by the health plan. Studies have shown there is no consistent relationship between cost and quality for most common medical procedures, especially at the facility level. The facilities are well-known and fully licensed to provide services.

**12. Why are there different levels of rewards?**

The reward is based on the amount of savings each facility represents, compared to other facilities in the zip code and radius where the employee is searching. Higher savings = higher rewards.

**13. Where does the reward money come from?**

Even in-network facilities can charge vastly different amounts for identical procedures. Going to a hospital for an MRI for example could cost substantially more than at an outpatient facility. Going to a cost-effective facility saves the employer, health plan, or insurance company money and additionally helps lower the cost of healthcare. Through SmartShopper, we pass on a percentage of this savings to employees through rewards.

**14. How does an employee claim their reward?**

They must simply shop for a procedure and schedule an appointment at any reward-eligible facility within 13 months. Once they've had their procedure at a cost-effective location, they don't need to do anything else. SmartShopper will receive the claim, process their reward payment, and send it to the address listed on the account. Typically, employees receive their payments within 60 days from the date of service, or sooner.

**15. Can an employee earn rewards for their spouse or children on SmartShopper?**

Any dependent who is covered by their health plan is eligible to earn rewards with SmartShopper. If they are over the age of 18, dependents can shop for themselves.

**16. What medical services qualify for a reward?**

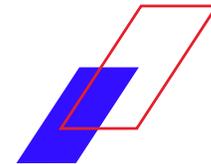
Procedures are configured to each plan's specific requirements. Typical procedures are common screening exams (colonoscopy, mammogram), diagnostic tests (CT Scans, MRIs, ultrasounds), certain surgical procedures (including carpal tunnel surgery, gallbladder surgery, hernia repair surgery, knee or shoulder surgery), some treatments and therapies, and more.





## 17. Does an employee have to pay taxes on the cash rewards they receive?

All rewards are considered taxable by the Internal Revenue Service (IRS). If a client chooses SmartShopper to send a 1099, these will be sent if an employee earns over \$600. Some clients prefer the W2 option.



## 18. What is the Care Concierge Team?

SmartShopper's Care Concierge Team is on standby via chat or phone to help employees find cost-effective facilities, schedule appointments, validate procedure referrals with a doctor, and obtain pre-authorizations with the insurance company. Contacting the Care Concierge Team is not like a "call center" experience. They take time with each employee to educate and explain the program, schedule appointments with an email confirmation, and follow up to ensure rewards are processed. In short, the Care Concierge Team is here to help make the most of the SmartShopper program for your employees.

## 19. Are any of the Care Concierge Team members nurses or doctors?

No, the Care Concierge Team members are not licensed medical professionals and do not offer medical advice.

The SmartShopper program is offered by MDX Medical, LLC, a Zelis company. Reward-eligible options and reward amounts are subject to change. Rewards are available for select procedures only. Rewards may be a taxable form of income. MDX Medical, LLC, a Zelis company, does not provide tax advice. Rewards may be delivered by check or an alternative form of payment. Members with primary coverage under Medicaid or Medicare are not eligible to receive incentive rewards under the SmartShopper program.