

## What is MSK+?

MSK+ is Blue Cross of Idaho's musculoskeletal solution bundle aimed at improving overall member wellbeing and reducing MSK-related health issues. MSK+ includes the following solutions and services:

- Digital self-directed home exercise and virtual physical therapy in partnership with Hinge Health
- Weight management in partnership with Wondr Health
- MSK utilization management with Carelon Medical Benefits Management
- Physical therapy and personal training with Blue Cross of Idaho clinicians
- Network support, including member navigation to Blue Distinction Centers and Blue Distinction Centers+ facilities
- Tobacco cessation coaching with Blue Cross of Idaho wellbeing coaches

## What is different from the MSK solution offered by Blue Cross of Idaho in the past?

Blue Cross of Idaho's previous MSK strategy addressed MSK utilization and reactive intervention (for example, in response to a prior authorization request for an MSK condition-related surgery, claims for provider office visits, hospital admission, discharge and transfer data, and predictive analytics). Blue Cross of Idaho determined our approach needs to be expanded to address MSK disease across the continuum of care. As such, MSK+ adds tools and resources for members at every stage of the continuum, from prevention and early intervention to post-intervention aftercare and cost management.

## How do these bundled solutions and services benefit members?

Any single program is better than nothing to address MSK issues, but a single solution will not solve the root cause. MSK+ tackles the root issues of MSK disease: weight, skeletal alignment and diet/lifestyle.

Members will get support from Blue Cross of Idaho clinicians and Hinge Health specialists at every stage of the care continuum. This support addresses specific MSK-related issues and helps members improve their overall health. Members in need of support elsewhere in their wellbeing journey will be referred to other Blue Cross of Idaho clinical solutions, thanks to the integrated nature of Blue Cross of Idaho's clinical care model.

## Why is Blue Cross of Idaho offering a bundle of solutions and services to address MSK?

About 50 percent of adults in the U.S. have a musculoskeletal (MSK) condition. MSK-related issues are the number-one driver of cost, both in Idaho and out of state. Further, MSK conditions are the highest-cost health condition, exceeding cancer, heart conditions and diabetes. Too often, MSK conditions are untreated until patients require surgery.

These procedures are expensive for both members and employers, disruptive for individuals, and require extensive aftercare. Further, Idaho has more MSK-related surgeries performed and the average cost per episode of care is higher than national benchmarks.

By taking a holistic approach to addressing MSK conditions, MSK+ aims to lower the prevalence of costly surgeries through prevention (weight management, tobacco cessation, physical therapy and personal training), utilization management and care navigation. MSK+ also supports members through their care journey with conservative care, pre-operative education and care coordination for post-operative services.

In summary, MSK+ is the only solution available to Idaho-based employers that addresses the continuum of care necessary to manage MSK disease.

### **Are members going to be denied requests for surgery if an employer invests in MSK+?**

Blue Cross of Idaho's MSK strategy does not intend to deny members of the care they need. Instead, it addresses MSK disease across the continuum of care. Many MSK ailments can be rehabilitated with a combination of nutrition, weight management, and exercise. If members do need additional care, we adhere to evidence-based practices and utilization management to ensure members get the right care, at the right time, in the right setting. MSK+ lets members access tools, resources and support to address diet, exercise and weight management, in addition to utilization management and care navigation.

### **What is the benefit of investing in MSK+?**

The MSK+ bundle is the most comprehensive, holistic solution available to Idaho-based employers to address MSK conditions. MSK+ also members tools and resources at each stage of the care continuum to ensure they are supported throughout their wellbeing journey.

### **What is the claims saving generated by MSK+?**

The claims savings for this solution bundle is \$6.24 PEPM.