

7 reasons to take a new look at Tufts Health Plan

When you compare Tufts Health Plan, you'll see we offer a number of competitive strengths that make a real difference for Rhode Island small-group employers. Here are 7 reasons to take a new look at what we bring to the table:

1. Rate stability

Our filed rate adjustments have been lower than those of our competitors for the past three years for small-group HMO and PPO plans. And when adjusted for benefits, our rates are 5-15% favorable to our competitors for these plans.* If it's been awhile since you've compared us, you'll be surprised. Our rates are more competitive than last year.

2. Innovative solutions

We're continually innovating to create new solutions to the things that matter most to our customers:

- Essential Advantage Plans--they can help your clients transition to an HSA-compatible plan, or at least start the conversation.
- Advantage HMO and PPO \$250 deductible plans--they're favorably priced to meet a need for more options in the marketplace.
- Low-cost \$5 generic drug program--it can help members reduce their out-of-pocket cost for a wide array of medications.

3. Product flexibility

We listen to marketplace feedback and adjust our portfolio to be as member-friendly as possible while still being rate-sensitive. For example, we've redesigned our tiered Lifespan plans so they are easier for our members to understand. A collaboration with Rhode Island's premier health system, Lifespan Premier Choice HMO and PPO plans provide cost incentives for members to use the Lifespan network.

4. Popularity of HEALTHPact

Our best-selling plan in Rhode Island is HEALTHPact, an HMO product that incents members to take more ownership of their health care. With HEALTHPact, members work with their PCP to get healthy and stay healthy, and are rewarded with lower out-of-pocket cost. If you're not familiar with HEALTHPact, your Sales Executive can tell you more.

5. Member engagement

Our new digital tools make it simpler for members to understand their benefits and engage with their health. In fact, our tools will help determine typical services, timelines and costs to expect during a treatment of care, from initial visit through follow-up appointments.

6. Broad access to care

Not only is our Rhode Island provider network strong, but members can also see providers in Massachusetts as well. In all, our growing network offers access to more than 51,000 health care professionals across New England. And by adding a telehealth solution in 2018, we'll broaden access even more-- and bring greater convenience to our members.

7. Nationally recognized quality

When it comes to quality, we're consistently at the top. Our HMO/POS plans are rated 5 out of 5 by the National Committee for Quality Assurance. (NCQA's Private Health Insurance Plan Ratings 2017-2018.)

Talk to a Sales Executive today

At Tufts Health Plan, we're finding new ways to keep health insurance affordable and our members healthy and productive. Find out how our solutions are addressing the things that matter most to Rhode Island employers. Call 1.800.455.2012 or get a quote on BrokerLink.

We're with you. Where you live, where you work, where you need us most.

*Competitive analysis based on comparisons with Blue Cross and Blue Shield of Rhode Island and UnitedHealthcare filings, November 2017.