

# The Need for High-Performance Networks in Health Benefits Plans



In today's rapidly evolving job market, employers must adapt to the changing needs of their workforce to attract and retain the best talent. Employers face increasing pressure to offer cost-effective, comprehensive health benefits in today's challenging economic landscape. High-Performance Networks (HPNs) have emerged as a strategic solution to address these challenges, offering a pathway to quality healthcare at a sustainable cost. This white paper examines the mechanics of HPNs and their strategic advantages, exploring how the Healthcare Highways approach to building these networks and how these strategies benefit employers and their workforce.

## The Mechanics of High-Performance Networks

HPNs differ from traditional broad PPO networks by selectively partnering with high-quality providers committed to value-based care. These networks prioritize primary and preventive care, emphasize care coordination, and integrate data transparency, all of which streamline services, improve patient outcomes, and reduce unnecessary costs. This regional network approach leverages strong local partnerships to align all stake holders; administrators, healthcare providers, employers, and employees, around the common goal of delivering better health outcomes. Additionally, this tailored network strategy introduces flexibility to adapt to the unique needs of your workforce, further contributing to a better healthcare experience.

# Macroeconomic Context and the **Demand for High-Performance Networks**

The healthcare landscape is shaped by rising inflation and increasing medical costs, creating significant financial strain for employers and employees alike. The Kaiser Family Foundation (KFF) reported that premiums for family coverage increased by 24% over the past five years, a trend that continues to outpace wage growth. As these economic pressures mount, organizations seek health benefit strategies that provide maximum value without sacrificing care quality.

HPNs offer a solution that not only mitigates cost increases but also enhances long-term financial stability by focusing on preventive and coordinated care. According to Mercer's National Survey of Employer-Sponsored Health Plans, HPNs can reduce per-employee healthcare costs by up to 15% compared to broad-access PPO networks, showcasing significant savings without passing additional costs on to employees or sacrificing care quality. Additionally, Willis Towers Watson's Best Practices in Health Care Survey highlights that employers who have implemented HPNs experienced up to a 20% reduction in overall benefit costs, further validating the financial impact of these focused network models.

Premiums for Family Coverage Increased

24% over the past

five years

Healthcare Highways: A Strategic Approach to **High-Performance Networks** 

Healthcare Highways stands out by providing a high-performance network model tailored to meet employers' goals for reducing costs while supporting better health outcomes for employees. Our proprietary approach builds on robust local partnerships with healthcare providers, underpinned by a dedication to enhancing the healthcare ecosystem.

Through selective partnerships, data integration, and cost-control measures, Healthcare Highways' clients consistently exceed these averages. By aligning closely with employer strategies and workforce needs, Healthcare Highways' HPN approach serves as a valuable tool in managing benefits costs and supporting a healthy, productive workforce.

"HPNs can reduce overall health plan costs by 20%"





## **Looking Ahead**

As the healthcare market continues to evolve, high-performance networks are positioned to become essential in achieving sustainable health benefits. Healthcare Highways remains at the forefront of this shift, driving strategies that empower employers to offer effective, high-value care. Through HPNs, organizations can navigate economic challenges while meeting their commitment to employee health and satisfaction.

### Unlock the Full Potential of Your Network with Healthcare Highways

Is your provider network limiting access to quality care or driving up healthcare benefit costs? At Healthcare Highways, we understand the challenges employers and employees face in navigating the complexities of healthcare.

Our HPNs are engineered to solve these issues by enhancing access to top-tier providers, improving cost efficiency, and delivering better healthcare outcomes. By focusing on optimizing network performance, ensuring robust security, and increasing reliability, we empower organizations to deliver exceptional care while managing costs effectively.

### Request a Network Assessment

For more information on how to optimize your healthcare benefits through HPN strategies, please email us at payorservices@healthcarehighways.com

#### **About Healthcare Highways**

Healthcare Highways is a company specializing in medical provider network services. We partner with high-quality healthcare providers, third-party administrators, payers, consultants, and employers to deliver tailored network solutions that reduce healthcare costs while optimizing health plan benefits. Our approach provides substantial savings, increased value, and a broader range of healthcare options while driving better outcomes for employers and their employees.

#### **Sources**

Kaiser Family Foundation (KFF)

Claxton, G., Rae, M., Winger, A., & Wager, E. (2024). KFF Employer Health Benefits Survey 2024, Annual Survey. https://files.kff.org/attachment/Employer-Health-Renefits-Survey-2024-Annual-Survey-pdf

#### Mercer

Cawley, M. (February 07, 2019). Thinking Big: Network Strategies to Drive Better Performance. Mercer. https://www.mercer.com/en-us/insights/us-health-news/thinking-big-network-strategies-to-drive-better-performance/

Willis Towers Watson

Feoli, I. (February 26, 2024). Healthcare costs at a post-pandemic high, US employers prioritize affordability and wellbeing. Willis Towers Watson. https://www.wtwco.com/en-us/news/2024/09/healthcare-costs-at-a-post-pandemi-high-us-employers-prioritize-affordability-and-wellbeing