

# TIER 0: A VALUE-BASED HEALTHCARE SOLUTION FOR ORTHOPEDICS



## WHAT IS TIER 0?

Tier 0 is a direct-to-employer orthopedic solution provided by Health Quotient (HQ), powered by Twin Cities Orthopedics (TCO). Driven by value-based care principles, like navigating patients to conservative care options first, quality, cost-efficiency, and patient experience, Tier 0 saves employers money while enhancing benefits for employees.

## HOW WE HELP EMPLOYERS

### THE PROBLEM:

- Employer healthcare costs have increased by over 10% per year for the last 10 years.
- Benefits are a top three reason for employees changing jobs.
- Musculoskeletal (MSK) injuries are consistently ranked among the top three drivers of healthcare costs year after year.

### OUR SOLUTION:

HQ created the Tier 0 solution for employers and employees.

- TCO is a regional leader in value-based care MSK solutions
- Dedicated Clinical Navigation resources
- Comprehensive conservative care and broad access to conservative care treatments
- Virtual physical therapy and triage resources
- TCO's EXCEL Program, a national leader in bundled and direct pricing options
- 99% patient satisfaction

## GET STARTED

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## KEY FEATURES OF TIER 0

### CARE NAVIGATION & COORDINATION

- Employers offering Tier 0 plans to their employees will receive access at no cost to TCO's dedicated Clinical Navigation resources.
- Clinical navigators coordinate care by guiding employees to the right provider for their first appointment, saving time, cost, and eliminating confusion.

### CONSERVATIVE PHYSICAL THERAPY

- TCO is a national leader in physical therapy access and outcomes, offering non-invasive, evidence-based treatment.
- As a first-line approach, physical therapy helps patients avoid unnecessary surgeries and high-cost treatments.
- Dozens of case studies show the value and effectiveness of starting with physical therapy.

### EXCEL PROGRAM

- Created by TCO in 2012, the EXCEL Program delivers value-based care for eligible patients.
- With over 3,000 cases annually, EXCEL consistently delivers best-in-class outcomes across 10+ bundled care procedures.

### PROVEN FINANCIAL VALUE

Employers who contract directly with HQ experience significant cost savings compared to traditional commercial rates:

TIER 0 SERVICE EXAMPLE	AVERAGE COMMERCIAL COST	EMPLOYER COST VIA HQ	SAVINGS TO EMPLOYER
Orthopedic Surgery	\$50,000 +	\$24,000	50% Savings*
Physical Therapy Visit	\$200 per Treatment	\$150 per Treatment	25% Savings

*\*50% cost savings calculated using TCOs bundled total joint pricing in ASCs compared to inpatient hospital costs for matching procedures.*

## WHY EMPLOYERS CHOOSE TIER 0



**Reduced Healthcare Spend**



**Flexible and Easy Integration**



**Zero Out-of-Pocket Costs for Employees**



**Partner with HQ on Engagement**

## EXAMPLE PATIENT JOURNEY

Kate enjoys staying active by playing pickleball on the weekends. Recently, nagging hip pain has been slowing her down, affecting her game and her productivity at work.

### THE TIER 0 ADVANTAGE

Kate's employer offers Tier 0, a direct-to-employer healthcare benefit through Health Quotient (HQ), powered by Twin Cities Orthopedics (TCO). Under this plan, TCO is a Tier 0 provider, which means Kate pays \$0 out-of-pocket when she chooses TCO for her orthopedic care. Kate has access to a clinical navigator that can help her schedule with the right provider at over 40 convenient locations in Minnesota and western Wisconsin. Kate's employer knows that when she chooses TCO, she'll receive expert care at a transparent, agreed-upon rate.

### TREATMENT PLAN

After a TCO physician consult, Kate completes three sessions of physical therapy at a convenient TCO location close to home.

### RECOVERY

After just a few physical therapy sessions, Kate is feeling better, both on the court and at work.

### THE COST DIFFERENCE

Without Tier 0, Kate's care may have started on a more expensive and time-consuming path. That could have included an emergency room visit, multiple appointments, and higher out-of-pocket costs. With Tier 0, she accessed the right care at the right time. Her employer paid significantly less, and Kate got back to excelling on the court and at work.

### OUR COMMITMENTS

- Improving the health of the community
- Enhancing the patient experience
- Reducing the cost of healthcare

## KATE'S SCENARIO: A ENROLLED IN A TIER 0 PLAN

Kate experiences nagging hip pain



### CALLS TCO CLINICAL NAVIGATOR

Benefit of Tier 0 Plan

**\$0 cost to Kate**



### CONSULTATION OFFICE VISIT

Appointment is scheduled by clinical navigator

**\$0 cost to Kate**



### CONSERVATIVE CARE

Three sessions of physical therapy are recommended

**\$0 cost to Kate**

**Kate's Total Cost: \$0**

**Employer Total Cost: \$700**

## KATE'S SCENARIO: B NOT ENROLLED IN A TIER 0 PLAN

Kate experiences nagging hip pain

No access to a clinical navigator



### GOES TO ER

**\$500+ cost to Kate**



### SPECIALTY DOCTOR

**\$300-1,000+ cost to Kate**



### CONSERVATIVE CARE

Three sessions of physical therapy

**\$600+ cost to Kate**

**Kate's Total Cost: \$1,400-\$2,100+**

**Employer Total Cost: \$3,800-\$5,000+**