



Walmart Pilots Suite of New Medical Benefits Designed to Make it Easier for Associates to Identify High-Quality Physicians in Local Communities

Walmart is committed to being an employer-of-choice. That means offering associates great benefits, including those that provide access to high-quality health care and promote better health and wellness.

To strengthen that commitment, Walmart will pilot a suite of new services as part of its 2020 health care plan. The new offerings are designed to make it easier for associates and their family members to identify and access quality health care locally. Some of the new initiatives will initially be made available to associates in select markets.

Among the new programs are:

1. Featured Providers
2. Expanded Telehealth
3. Personal Healthcare Assistant
4. National Quality Provider Resource
5. Nationwide Fitness Club Access

These expanded benefits are being tested as ways to help associates better navigate a health care system which can be overly complex, lack transparency and provide unnecessary medical care. In fact, according to the [National Academy of Medicine](#) (formerly the Institute of Medicine), roughly 30 percent of all health care spending is wasted, due in part to unnecessary care.

Walmart saw similar results through its Centers of Excellence program. Over the past six years, Walmart's COEs have monitored the progress of our patients' journeys through the health care system and yielded important insights. For example, more than half the COE patients who were initially diagnosed as needing a spine surgery, ultimately did not. Once they were given a different treatment plan, they avoided unnecessary surgery and recovered more quickly. In addition to better medical outcomes, their medical costs were greatly reduced. Similar results were achieved among patients who went through the COE for joint-related issues, 20 percent of whom were better served by a treatment other than surgery.

The initiatives being piloted as part of Walmart's 2020 medical plans build on the company's long history of providing comprehensive benefits to its associates, including medical, dental and vision coverage, paid time off, disability insurance, smoking cessation, 401(k) (6% company match), discount card for 10% off regularly priced general merchandise and fresh fruits and vegetables and more.

1. **Featured Providers:** Objective data on a physician's quality of service is difficult to find, making it hard to identify the doctors prescribing care that produces quality patient results. Without transparency into this data, many people end up choosing their doctor based on things like whose office is closest or a friend's recommendation. Quality and





patient outcomes are rarely considered because they are so difficult to find and comprehend.

- Starting with next year's plan (2020), Walmart will pilot bringing physician quality information to associates' fingertips, **taking the guess work out of finding highly-rated doctors in local communities**. Known as **Featured Providers**, this pilot will begin in Orlando/Tampa, Dallas/Fort Worth and Northwest Arkansas.
- Walmart will curate a group of local physicians in eight specialties based on independent-medical expert analysis of a large, comprehensive healthcare data set to identify the factors that lead to high-quality care. The eight specialties are **primary care, cardiology, gastroenterology, endocrinology, obstetrics, oncology, orthopedics and pulmonology**.
- Walmart is working with data analytics company Embold Health on Featured Providers. Embold, with the guidance of a scientific advisory board that includes physicians and data scientists from the country's leading academic institutions, establishes objective, scientific, standards for physician performance through **evaluation of the latest research, clinical guidelines and quality measures**. Embold identifies the factors shown to consistently deliver the best outcomes and applies these to its data set to find the physicians in the local community who consistently deliver quality care.
- Embold refreshes that data quarterly so doctors can improve their performance and move into the Featured Provider group based on their quality of care.

2. How it works:

- Embold's analysis captures three aspects of care delivery:
 - **Appropriateness:** Was the care medically necessary? Has the care been shown to offer benefits based on the latest scientific research?
 - **Effectiveness:** Was the care delivered following the latest scientific guidelines?
 - **Cost:** Was the care delivered cost-efficiently?
- Embold then applies these measures to its data set to identify physicians who consistently deliver high quality care that is medically appropriate. From this data, Walmart curates the Featured Providers group.
 - For example, according to Embold, in some regions rates for C-section delivery vary by more than 350%. The average C-section rate for low risk pregnancy for some physicians is 14%, while others it's as high as 49%, even after adjusting for differences in patient factors. Similar differences





in care exists in orthopedics. Physician-level use of knee arthroscopy rates vary by 1500% within the first year of an arthritis diagnosis, even though the latest science has shown this procedure rarely helps patients with arthritis.

3. **Personal Online Doctor:** Walmart currently offers telehealth to nearly everyone on its medical plans. They can see a board-certified physician, licensed psychologist or psychiatrist virtually for just \$4 per visit. Through an expanded telehealth pilot, associates in Colorado, Minnesota, and Wisconsin can opt in to access a Personal Online Doctor and an entire team to manage chronic conditions, coordinate specialty care, provide nutritional and diabetic counseling, and coordinate behavioral health referrals and visits. Associates can book an appointment with a primary care physician within one hour and a behavioral health visit within one week. This compares to the average wait time of three weeks to schedule an appointment with a mental health professional in the United States. This offering is the result of Walmart bringing together incumbent partners Doctor On Demand, Grand Rounds and HealthSCOPE Benefits to create a new service.
4. **Personal Healthcare Assistant:** The health care system is complicated and hard to navigate. Walmart is piloting a Personal Healthcare Assistant service in North and South Carolina. The service will help associates identify quality physicians, serve as a single go-to source for all their health care related needs, including billing questions, making an appointment, understanding a diagnosis and supporting more complex health needs, including access to clinical resources. It also helps with coordinating transportation and finding day care during appointments. The service, through Grand Rounds, is provided at no cost to those on Walmart's medical plans.
5. **National Quality Provider Resource:** Associates have been able to use the health care navigation company Grand Rounds to get a second opinion from an expert at no cost. Now, associates on all medical plans can use it as a single and consistent independent source to find in-network physicians providing quality care. When searching the app or website, those physicians providing high-quality care will appear at the top of the search results.
6. **Nationwide Fitness Club Access:** For as little as \$9 per bi-weekly pay period, any Walmart associate 18 years and over can access a health club membership at participating locations of the Tivity Health Prime Fitness Network. Associates can add spouse/domestic partner and dependents aged 18-25 to the membership for no additional cost. All membership levels include unlimited visits to any of the fitness locations in that level, so associates can access multiple facilities near where they work, live, and travel.

Other Changes

- **Copays:** In direct response to associate feedback to make health care simpler, predictable and more affordable, Walmart is adding associate copays to its most popular medical plan. The copay model creates more predictable costs for





associates and loved ones. They will know every time they go to their primary care physician it will be a \$35 copay.

- **Continue to invest in and expand Centers of Excellence:** Starting in 2020, Walmart will add kidney transplants to the list of procedures covered by Centers of Excellence (joining certain heart and spine surgeries, hip and joint replacements, breast, lung, colorectal, prostate and blood cancers, specific weight loss surgeries and certain organ and tissue transplants, except cornea and intestinal).
- **Expand Imaging Centers of Excellence:** Associates and family members on Walmart's medical plan go to a **Covera Center of Excellence for their CT and MRI scans**. In collaboration with Covera, Walmart is helping ensure its people are accessing the imaging providers producing more accurate and consistent results. Improving the diagnosis accuracy early in the care journey helps lead to the correct treatment plan with the best opportunity for recovery.

