

Case Study

The State of Connecticut saved \$1,600 per procedure by navigating members to high-quality providers with Embold Health

Motivation & background

The State of CT's journey to advance health care quality through navigating members to high-performing providers began in 2017, when a new collective bargaining agreement paved the way for the state to offer incentives for selecting high-performing providers for elective health care services and procedures. Over time, the program evolved into a tiered system, which ranks providers based on quality, and incentivizes members to select highly ranked providers. This incentive program revealed variation in health outcomes and price across the provider network, as well as insights about how to adapt the incentive program to drive member engagement. The Health Care Policy and Benefits team shaped their future approaches to improve health care quality through member navigation based on these learnings.

In 2023, the team refreshed their incentive program in partnership with Embold Health, now a Quantum Health company. Based in Nashville, Tennessee, Embold Health is a health care analytics company, founded and led by doctors, that uses quality data to help employers and patients identify and access top-performing doctors in their area.

Partnership with Embold Health

The Health Policy and Benefits team partnered with Embold Health because of three main drivers:

1. Seamless integration into existing services

Embold Health easily integrated into the state's existing *Provider Look Up* tool, reducing disruption to members. The state's Health Care and Benefits team was interested in tracking employee utilization trends, so Embold Health incorporated the state's existing claims data into the Embold Health data warehouse.

2. Ability to provide granular quality data

As Connecticut continued to invest in primary care, having data at the individual level allowed primary care doctors to refer patients to high-quality specialists within their network, ensuring consistent care and better coordination. Embold Health delivered detailed quality data on individual health care providers, not just provider groups, into the hands of members. The data was risk-adjusted to account for patients' existing health conditions and social factors, and Embold Health also analyzed the providers' entire patient panel, not just individual procedures, to identify overuse and ensure appropriate delivery of care.

Innovator



With approximately 80,000 full- and part-time employees, the **State of Connecticut (State of CT)** is responsible for 220,000 covered lives, including active employees, retirees and their dependents.

Josh Wojcik, Director, Health Care Policy and Benefits, and **Ashley Papallo**, Project Manager, Health Care Policy and Benefits, have worked for the State of CT for a combined 15 years. Their strategies for advancing health care quality in partnership with Embold Health are described in this case study.



3. Alignment on quality

Embold Health and State of CT shared similar approaches to measuring and defining quality. Embold Health evaluated providers based on:

- **Appropriateness:** Delivering the right care at the right time.
- **Effectiveness:** Achieving desired health outcomes.
- **Cost efficiency:** Using health care resources wisely.

Implementation

During the first six months of 2024, the State of CT began its collaboration with Embold Health, launched the Providers of Distinction program, and updated its existing Provider Look Up tool. Their approach involved:

- **Using Embold Health's expertise to create a custom quality approach for the state:** Embold Health's deep expertise in developing employee tools, panel management and service provision eased implementation.
- **Achieving a seamless member experience through collaborative partnerships:** The Embold Provider Guide was incorporated into the member website provided to the State of CT employees by their health care navigation partner, Quantum Health. The Embold Health team had an existing relationship with Quantum, which streamlined this process. Members could also access the Embold Provider Guide through the State of CT Provider Look Up tool that details incentives for selecting high-performing providers. The close collaboration between the state's team and Embold Health fostered efficient communication and problem-solving, enabling them to launch quickly.
- **Creating a multi-pronged employee engagement strategy:** The State of CT's communication team sent six promotional emails and two mailers to their plan members, directing them to the Embold Provider Guide that allows members to search for Providers of Distinction. To help with uptake, the State of CT's carrier held a webinar with a demo of the new provider tool and shared pre-recorded videos about the tool with employees. In addition, Quantum's Care Coordinators actively support members by leveraging the Embold Provider Guide to help them choose high-performing providers, and where appropriate to their care needs, steer them toward one of the Providers of Distinction.
- **Providers met directly with Embold Health to learn about the quality designations and mitigate concerns:** When providers expressed concern about the changes to the existing tiering methodology under the new individual-level tiering system, Embold Health's dedicated Provider Engagement Team stepped in. The team met regularly with providers to explain the new metrics and methodologies and highlighted the reasoning behind what Embold Health measured during the implementation process. Providers could also request their own quality data at the individual level to identify opportunities for performance improvements.

Providers of Distinction

The State of CT, powered by Embold, identified providers in Connecticut that meet the highest patient care standards for specific procedures and conditions as "Providers of Distinction."

The Providers of Distinction program (2024-2025) includes seven procedures:

- Colonoscopy
- Endoscopy
- Hip replacement
- Knee arthroscopy
- Knee replacement and knee revision
- Pregnancy and delivery
- Spine pain management

Members are incentivized to select providers through the Embold Provider Guide to receive their care.

“We were interested in identifying a partner who we thought had a rational way of assessing health care quality.”

Josh Wojcik, Director, Health Care Policy and Benefits, State of CT

“Embold Health is quite nimble in terms of their ability to make adjustments and to make any changes we needed during the process.”

“Program success is dependent upon member engagement and communication, which requires a Provider Look Up tool that is highly utilized, and clearly highlights available incentives and out-of-pocket costs, while reinforcing provider quality data.”

Results

The State of CT, in collaboration with Embold Health, have streamlined navigation to high-quality providers. Among the results they achieved:

- ✓ The average cost of a Provider of Distinction is 25% lower than a non-Provider of Distinction, resulting in an average of **\$1,600 savings per upper gastrointestinal procedure**.
- ✓ For colonoscopies, utilization of Providers of Distinction increased from 21% to 32% after designations were assigned, leading to an average of **\$1,300 cost savings per colonoscopy procedure**.
- ✓ Members who saw a Provider of Distinction were **61% less likely to have lower knee and hip replacements**, as well as experienced lower rates of opioid prescribing.
- ✓ 76% of users, including patient navigators and employees, gave the new Embold Provider Guide tool **at least 4 out of 5 stars**.
- ✓ In Q4 of 2024, **~1,200 members saw at least one provider of distinction**, and 50 members saw multiple providers of distinction.
- ✓ In Q3 of 2024, **the state surpassed its CY2024 utilization target** of 10% for first-year users among ~176,000 eligible members. During this period, 14.5% of new users utilized the Provider Look Up tool. As of May 2025, utilization has increased to 26.8%.
- ✓ In the first year, almost 237,000 provider searches were conducted by 59,000 members. After comparing multiple providers, members shared provider profiles (via text or email) almost 45,000 times, resulting in a **member engagement rate of 27%**. Primary care was the most searched specialty, followed by Dermatology, Obstetrics, Orthopedics, and Gastroenterology.
- ✓ In 2024, over **7,000 members, of ~176,000 members, participated** in the Providers of Distinction incentive program for eligible procedures.

“In eight years of using incentives and plan design to drive members to increase their use of high performing providers we’ve learned some valuable lessons. The most important is the need for internal logic across the benefit design, incentive programs and provider value-based reimbursement strategies. The benefit design must remove financial barriers for the activity you are trying to incent, incentives need to be clearly communicated to the member and easy to access. Provider value-based reimbursement strategies should ensure that referring primary care providers also benefit from members utilizing higher performing providers, while avoiding the internal conflicts that come from asking provider groups to refer to competitors.”

Measures of Success

These early positive impacts suggest that the State of CT’s innovative approach to health care quality improvement, in partnership with Embold Health, is on the right track. Over time, the state anticipates:

- Using utilization data related to providers of distinction to assess shifts over time (ex. how many employees are seeing these providers versus other providers)
- Generating cost savings estimates of the program by comparing the average cost of providers of distinction versus those without a designation
- Assessing improvements in employee health outcomes

Insights

The State of CT's experience offers valuable lessons for other organizations looking to implement similar programs.



Partner with a vendor who can provide implementation and technical support

to expand your capabilities and ensure a smooth transition. If the internal benefits team is lean, determine where it's best to focus their work (e.g., employee communications).



A comprehensive communication strategy is a key component to drive employee engagement with new tools and products. Continually directing employees to new products and providing them with instructional videos describing the product's benefits can help increase uptake.



Implementing a tool is not enough to ensure long-term improvements in health care quality. Long lasting results require an approach that maintains and enhances quality of care over time. An example of this is the state's investments into value-based primary care arrangements that direct employees to high-quality specialty providers and Providers of Distinction.

"Our partnership with Embold Health, combined with our underlying plan design features and state specific value-based arrangement with primary care providers drives the success of our Provider of Distinction program. We still have more work to do to improve on each of these components, but we're off to a great start."

This case study was jointly developed by [Morgan Health](#), The State of Connecticut, and [Embold Health](#).

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Actions for employers

1 — Identify areas of variation in quality outcomes in your employee population while taking into consideration elective procedures and highest cost conditions.

2 — Think about health care quality holistically by addressing both service-line quality (e.g., knee surgery) and overall patient management (e.g., primary care).

3 — Make it easy for employees to navigate to the best providers and incentivize them to do so. Consider using a single user-friendly tool that combines provider access and quality information.



"We are trying to lower costs, achieve great outcomes, and ensure there is credibility associated with the program. Part of that is the credibility of the provider groups themselves. So, having a measurement approach that was more aligned to the providers in the state and how they were measuring themselves was meaningful and helpful to us."