

Wellmark's Virtual Health Strategy

To satisfy the growing demand for virtual health services in the marketplace, Wellmark will support & enable local providers in designing hybrid care delivery models that maximize value delivered to lowans.

Support Local Providers through COVID-19 Emergency

Wellmark is committed to **extending payment at in-office rates** for appropriate virtual services **throughout the remainder of the COVID-19 public health emergency**.

Extend Reimbursement for Local Providers who Deliver High-Value Virtual Care

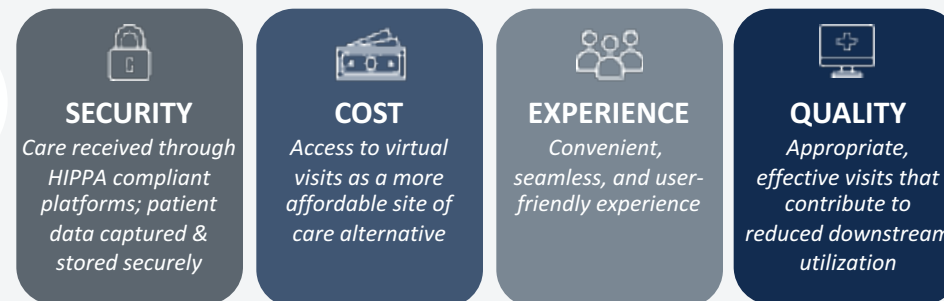
Wellmark will deploy a phased designation program that **extends increased (near-parity) payment¹** for virtual health visits in exchange for satisfaction of increasing criteria that promote value across identified domains.



Critical access hospitals and independent providers will have the **flexibility to extend their program timeline to 4.5 years** as needed.

Prioritize Virtual Health that Delivers Value to Healthcare Consumers

Post-COVID, Wellmark expects consumers to demand **access to safe, convenient, affordable and effective virtual care**, ideally from their own providers and at a lower price point than in-office care.



Establish Virtual Health as an Affordable Option

Wellmark expects providers to use respective program timelines to **invest in the operating model changes that will drive affordability and cost savings**, so that such high-quality, low-cost virtual health offerings fulfill mounting consumer demand locally rather than through national consumer-driven solutions.

¹Designated providers will receive reimbursement at 95% of in-office reimbursement. In all years, Providers must satisfy at least baseline requirements to receive any reimbursement for virtual health services.

Executive Summary

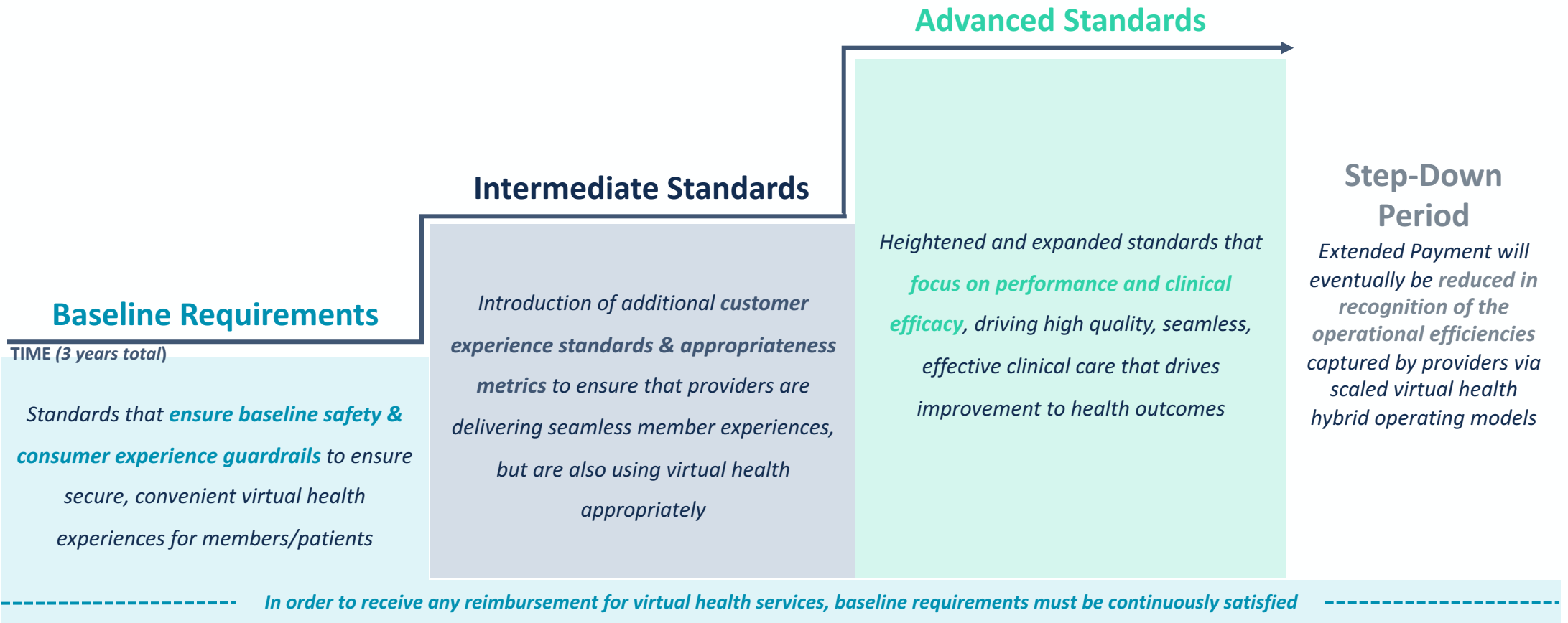
- 01** | Wellmark will **extend payment parity** for virtual services **throughout the end of the COVID-19 public health emergency** (“PHE”).
- 02** | In recognition that virtual health will continue to represent a critical and expanding avenue of care delivery beyond the pandemic, Wellmark has developed a post-COVID **reimbursement strategy that incentivizes network providers to proactively build and scale virtual health offerings that deliver high value** to Wellmark members. The spirit of this strategy is to build value and effectiveness into virtual health operations from the ground up.
- 03** | Wellmark will implement a **phased designation program that provides payment for virtual health services** in exchange for satisfaction of criteria that **ensure safety, quality, appropriateness and clinical efficacy**. The program criteria will increase in rigor over a 3-year time period, after which point payment will be reduced to reflect operational efficiencies realized in virtual care delivery.
- 04** | The designation program is designed to **aid providers in scaling virtual health with end-goals in mind**. Payment, time and guidance will support providers as they build virtual health services that **offer expanded access and optionality** for members to receive **high quality, effective and appropriate virtual care**. Wellmark also expects that providers use this support to **invest in the operating model changes that will drive affordability and cost savings**.

Wellmark's Reimbursement Strategy

Following the PHE, Wellmark will extend increased payment to qualifying providers through a designation program which incentivizes gradual scaling of virtual health offerings in a way that promotes identified value domains.

Designation Program Framework

Wellmark's designation program will encompass 3 phases of increasingly robust requirements and standards implemented over 3 years. Providers who successfully meet the maximum standards in each phase will continue to receive extended payment.



Baseline Criteria

Wellmark will introduce baseline criteria that determine eligibility for baseline reimbursement throughout the duration of the program. For an introductory 12 months, contracting entities meeting this criteria will also receive full extended payment.

Ref	Domain	Criteria Description	Data Collection Method	Measurement Period	Appeal Available
1	Privacy / Security	All virtual visits are delivered through HIPAA compliant technology and platform	Attestation	N/A	N/A
2	Privacy / Security	Contracting entity's liability insurance covers telehealth services	Attestation	N/A	N/A
3	Consumer Experience	Contracting entity's website clearly states hours of operation for virtual health services	Attestation	N/A	N/A
4	Consumer Experience	Contracting entity's website clearly indicates the specific practitioners who offer virtual health visits	Attestation	N/A	N/A
5	Consumer Experience	Contracting entity offers online instructions to access virtual health services through designated platform	Attestation	N/A	N/A
6	Consumer Experience	Contracting entity offers online / mobile technology support for patients	Attestation	N/A	N/A
7	Consumer Experience	All contracting entity physicians administering virtual visits have undergone training on platform use and virtual patient evaluation	Attestation	N/A	N/A

Intermediate Criteria *(Incremental)*

As the program enters the intermediate phase, providers will be remeasured and required to satisfy the below intermediate criteria in addition to baseline standards. Providers meeting all stated criteria will receive full extended payment.

Ref	Domain	Criteria Description	Data Collection Method	Measurement Period	Appeal Available
8	Consumer Experience	Patients have access to an online portal that provides visit details, test results and follow-up information	Attestation	N/A	N/A
9	Consumer Experience	Contracting entity offers virtual health appointment availability during 75% of total hours of in-office operation	Attestation	N/A	N/A
10	Consumer Experience	95% of practitioners under contracting entity have 3 or fewer complaints attributable to provider delivery of virtual visits, independent of platform/connectivity, within the prior 12 months	Source Verification	12 months prior to Intermediate	Yes
11	Appropriateness & Clinical Efficacy	Provider has not required remediation activity related to Fraud, Waste & Abuse for virtual health over the previous 12 months	Source Verification	12 months prior to Intermediate	Yes
12	Appropriateness & Clinical Efficacy	<p>Excluding special circumstances, 95% of practitioners do not exceed the below quantity limits on a per-patient basis:</p> <ul style="list-style-type: none"> Behavioral Health: 3 virtual visits per patient per week Speech Pathology: 3 virtual visits per patient per week Primary Care: 2 virtual visits per patient per week All other Specialties: 2 virtual visits per patient per week 	Source Verification	12 months prior to Intermediate	Yes

Advanced Criteria (*Incremental*)

As the program enters the advanced phase, providers will be remeasured and required to satisfy the below advanced criteria in addition to baseline & intermediate standards. Providers meeting all stated criteria will receive full extended payment.

Ref	Domain	Criteria Description	Data Collection Method	Measurement Period	Appeal Available
13	Consumer Experience	Contracting entity solicits post-visit consumer satisfaction surveys for all virtual visits	Attestation	N/A	N/A
14	Consumer Experience	Contracting entity offers extended, after-hours virtual health appointment availability (i.e., from 5-7pm)	Attestation	N/A	N/A
15	Consumer Experience	Contracting entity offers digital appointment scheduling for virtual visits (i.e., patients do not need to make a phone call or submit an email to request a visit)	Attestation	N/A	N/A

*In addition to the above criteria, contracting entities will need to either enter a risk arrangement with Wellmark (16) **OR** adhere to downstream utilization parameters (17,18,19) listed below:*

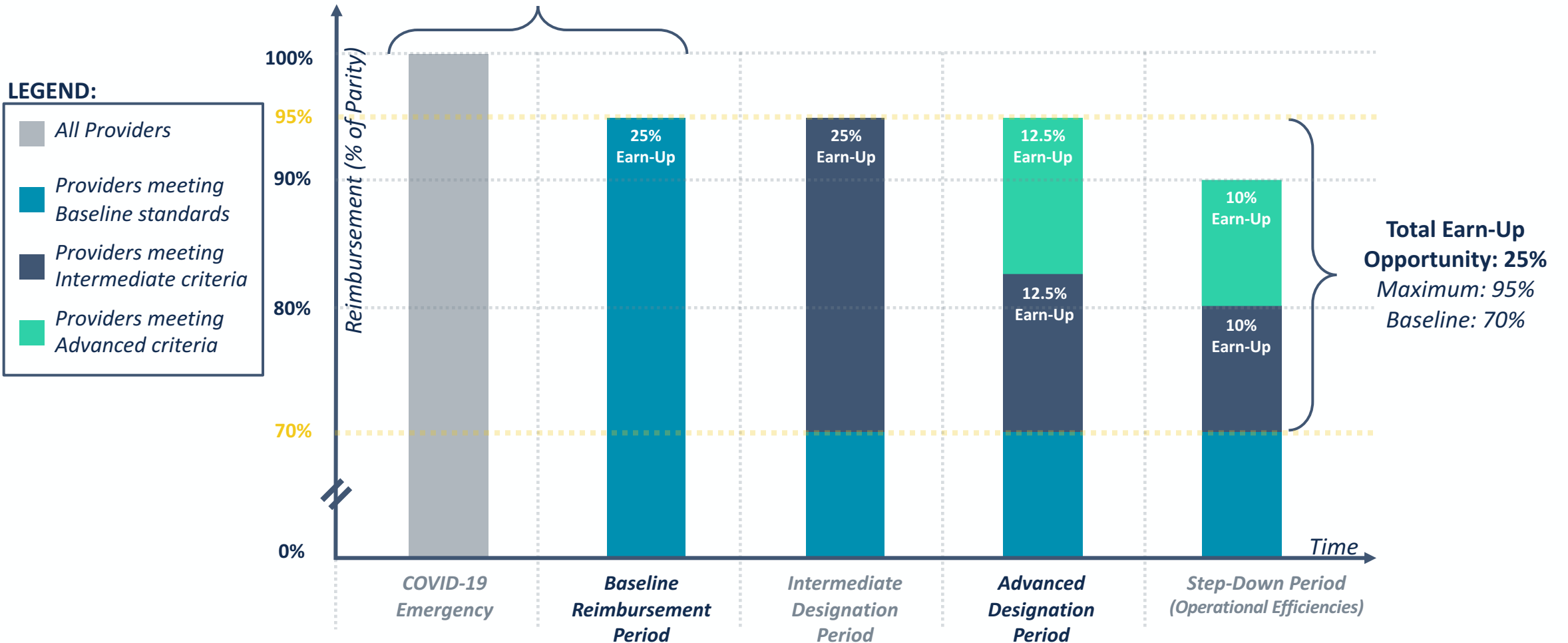
16	Appropriateness & Clinical Efficacy	Contracting entity is participating in risk bearing arrangement with Wellmark	Source Verification	N/A	N/A
OR					
17	Appropriateness & Clinical Efficacy	Virtual visits followed by downstream ED utilization within 7 days for related primary/secondary diagnosis does not exceed certain percentage (<i>TBD</i>) of total virtual visits	Source Verification	18 months prior to Advanced	Yes
18	Appropriateness & Clinical Efficacy	Virtual visits followed by downstream Urgent Care utilization within 7 days for related primary/secondary diagnosis does not exceed certain percentage (<i>TBD</i>) of total virtual visits	Source Verification	18 months prior to Advanced	Yes
19	Appropriateness & Clinical Efficacy	Virtual visits followed by downstream utilization of lab and imaging services within 7 days for related primary/secondary diagnosis does not exceed certain percentage (<i>TBD</i>) of total virtual visits	Source Verification	18 months prior to Advanced	Yes

Medical Care Reimbursement Levels Over Time

Medical providers who advance within set designation time periods will have the opportunity to earn-up to an additional 25% of in-office visits in reimbursement. Providers who don't achieve baseline requirements at any stage will receive no reimbursement.

Minimize COVID-19 Burden

To support providers both during and through recovery from the impact of the COVID-19 emergency, Wellmark will extend current reimbursement levels through the end of the State of Emergency, followed by an introductory period wherein satisfaction of baseline reimbursement standards will qualify providers for full extended payment of 90% of in-office.



Behavioral Health Reimbursement Levels Over Time

Behavioral health providers who advance within set designation time periods will have the opportunity to earn-up to an additional 10% in reimbursement levels. Providers who don't achieve baseline requirements at any stage will receive no reimbursement.

Minimize COVID-19 Burden

To support providers both during and through recovery from the impact of the COVID-19 emergency, Wellmark will extend current reimbursement levels through the end of the State of Emergency, followed by an introductory period wherein satisfaction of baseline reimbursement standards will qualify providers for full extended payment of 95% of in-office.

