



Shared Savings Program Frequently Asked Questions

General Questions

What is the Shared Savings Program?

The Shared Savings Program is a collection of voluntary benefits available to members enrolled in a State Group Insurance health plan. Any State Group Insurance health plan enrollee is eligible to receive a rewardable healthcare service by using the Healthcare Bluebook website or receiving a “bundled” medical service from SurgeryPlus. Once the healthcare service and reward amount is validated, the reward is credited to a health reimbursement account (HRA), post-deductible HRA (for enrollees in a high deductible health plan), flexible spending account (FSA), limited purpose FSA (for enrollees in a high deductible health plan), or a health savings account.

Who is eligible for the Shared Savings Program?

Anyone who is enrolled in a State Group Insurance health plan is able to participate in the Shared Savings Program.

Can dependents participate in the Shared Savings Program?

Yes. Dependents may receive healthcare services using Healthcare Bluebook or SurgeryPlus. Any rewards earned by a dependent for receiving healthcare services will be credited to the enrollee’s account.

Do I have to enroll in the Shared Savings Program?

You do not have to enroll in the Shared Savings Program. If you are enrolled in a health plan, you may automatically take advantage of these benefits.

When using Healthcare Bluebook, do I have to choose a provider that is in my health plan’s network?

This depends on whether your health plan has coverage for out-of-network healthcare services. You should always check to make sure a healthcare provider is in your health plan’s network, and whether your plan covers out-of-network healthcare services. If you have any questions about whether a provider is in- or out-of-network or whether your health plan covers out-of-network providers, please

contact your health plan. If you have any questions about whether a provider's status impacts your decision, please contact Healthcare Bluebook.

When using SurgeryPlus, do I have to choose a provider in my health plan's network?

No. SurgeryPlus has its own network of providers who may or may not be in your health plan's network. SurgeryPlus is independent from your health plan. Therefore, if you receive healthcare services through SurgeryPlus, you will use the SurgeryPlus network of providers, not your health plan's network.

Questions About Rewards

How do I earn rewards through the Shared Savings Program?

You earn rewards by using the services provided by Healthcare Bluebook and SurgeryPlus.

Rewards earned through Healthcare Bluebook will be credited to your account once the following occur:

1. You use Healthcare Bluebook to "shop" for a rewardable healthcare service;
2. You receive the healthcare service;
3. Healthcare Bluebook validates that you received a rewardable healthcare service and used its service to "shop" for the healthcare service; and
4. Healthcare Bluebook notifies the Division of State Group Insurance that you have earned the reward.

Rewards earned through SurgeryPlus will be credited to your account once the following occur:

1. You undergo a pre-op to post-op "bundled" healthcare service; and
2. SurgeryPlus notifies the Division of State Group Insurance that you have earned the reward.

Can I get rewarded for shopping using Healthcare Bluebook?

Yes; however, not all "shoppable" services on the Healthcare Bluebook website are "rewardable."

Why are only select procedures rewardable through Healthcare Bluebook?

Healthcare Bluebook identified healthcare services that are available for reward based on an in-depth analysis of the State Group health insurance program.

Can I get rewarded for contacting SurgeryPlus?

You will only earn a reward if you receive a preoperative-to-post operative healthcare “bundle” from SurgeryPlus.

What procedures are rewardable through SurgeryPlus?

All “bundled” healthcare services offered by SurgeryPlus are rewardable; however, the reward amount depends on the type of healthcare service.

How are reward amounts determined?

Reward amounts are determined based upon an in-depth analysis of the State Group health insurance program, which takes into consideration the program’s membership, historical claims information, and the price of healthcare services.

How do I receive my rewards?

Rewards are credited to a designated savings and spending account offered under the State Group Insurance Program.

Can rewards be added to my salary?

No. Rewards may only be credited to an account(s) offered under the State Group Insurance Program.

What accounts are available for the crediting of rewards?

The following State Group Insurance Program accounts may be credited, depending on the benefits you are enrolled in:

1. Health reimbursement account (HRA)
2. Post-deductible HRA (for enrollees in a high deductible health plan)
3. Health savings account
4. Flexible spending account (FSA)
5. Limited purpose FSA (for enrollees in a high deductible health plan)

How do I select the account where my rewards will be credited?

During open enrollment, log in to People First and proceed through the enrollment process. Toward the end of the process, you will be prompted to select your shared savings account.

Outside of open enrollment, log in to People First, select “shared savings program,” and then select the account(s) to which you would like your rewards credited.

What happens if I don't select an account and I earn a reward?

If you don't select an account by the time the account is to be credited, the following schedule will apply:

1. If you are enrolled in a standard health plan, the State of Florida will open a health reimbursement account (HRA) on your behalf and credit the reward to that account.
2. If you are enrolled in a high deductible health plan and contributing to a health savings account (HSA), the reward will be credited to your HSA.
3. If you are enrolled in a high deductible health plan and **not** contributing to an HSA, the reward will be credited to a post-deductible HRA.

Can I change the account where my rewards are credited?

Yes. You may change accounts at any time, and any future rewards earned will be credited to that new account. Funds already credited to an account cannot be transferred to a new account; however, funds maintained in a health reimbursement account (HRA) may be converted to a post-deductible HRA (and vice versa), if you switch between a standard plan and a high deductible plan. Similarly, funds maintained in a flexible spending account (FSA) may be converted to a limited purpose FSA (and vice versa), if you switch between a standard plan and a high deductible plan.

How long does it take to receive my reward?

It depends. It is anticipated that rewards earned through SurgeryPlus will be credited to the enrollee's account between one and three months from the date the healthcare service was received. For rewards earned through Healthcare Bluebook, it is anticipated that rewards will be credited to the enrollee's account between two and four months from the date the healthcare provider submits the healthcare claim to the health insurance carrier.

Are rewards considered taxable income?

No. Rewards are credited to pre-tax accounts for reimbursement of eligible healthcare expenses and are not considered taxable income.

What happens if my dependent earns a reward?

A reward earned by a dependent will be credited to the savings and spending account selected by the enrollee.

I am on the spouse program, how would rewards work for me and my spouse?

Either spouse may receive a rewardable healthcare service. Rewards will be credited to the account of the spouse who was designated as the primary enrollee on the spouse program enrollment application.

Do reward amounts always stay the same?

Reward amounts may change occasionally.

Can I earn multiple rewards for one service?

No. You may only earn one reward per healthcare service received.