

# Medical Spend Cut in Half, No Access Issues

First-Year Success With DirectAccess+®

**INDUSTRY** Retail (grocery)

**SIZE**  
2,531 members

**LOCATIONS**  
29 in California

**EFFECTIVE DATE**  
Jan. 1, 2025

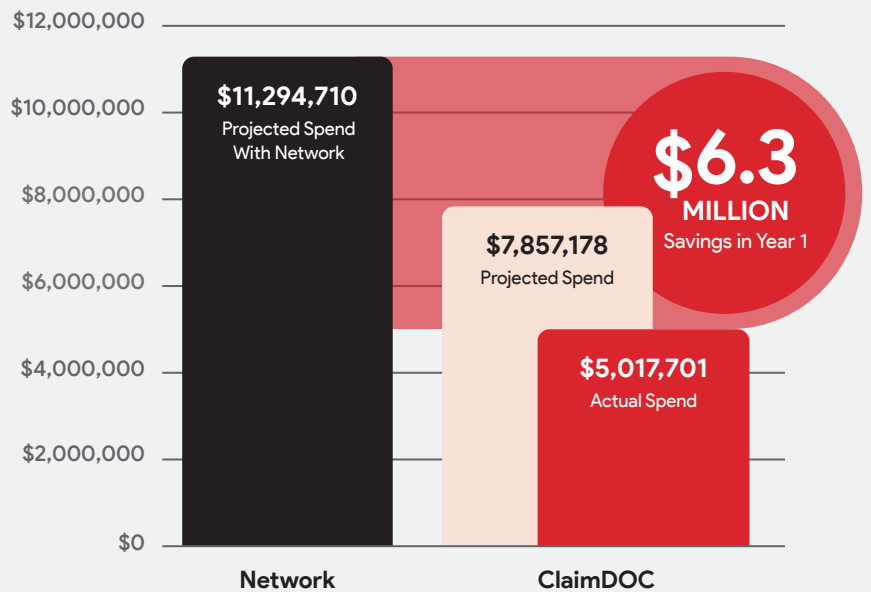
When a California-based grocery retailer switched to DirectAccess+ from their traditional network plan, it was projected they would reduce their medical spend by \$3.4 million in the first year. That savings projection proved to be incredibly conservative as the client's actual savings was nearly twice as much at **\$6.3 million**.

## Seamless Provider Access



On top of nearly doubling their expected savings, the plan had **zero access issues and zero balance bills**. A large part of this success was due to the plan utilizing Anthem's physician network as well as achieving a 100% provider participation rate through ClaimDOC's Pave the Way® program.


## Year-One Savings



## Claim Audits



**1,629**  
claims with 136 facilities



**\$26,198,368**  
billed charges



**\$5,017,701**  
ClaimDOC allowed

## Plan Design at a Glance

- Free virtual care through Anthem LiveHealth Online
- Coinsurance: 80% on base plan, 100% on buy-up
- \$500 deductible for base and buy-up plans
- No cost for generic drugs
- ClaimDOC prices all facility claims; Anthem prices all professional claims
- Reduced stop-loss cost
- Reduced administrative cost
- Reduced claim spend
- Reduced member premiums and exposure