

Innovative Care Complement program targets chronic pain, long-term health issues



Public health leaders and employers continue to face challenges in providing adequate support for employees who experience higher risks of injury, chronic pain, and long-term health issues. Historically, limited access to affordable, effective care has contributed to gaps in treatment and poor adherence.

Mass General Brigham Health Plan (the health plan) advanced a value-based care strategy focused on removing cost barriers to critical treatments aimed at managing chronic conditions and providing alternatives to traditional pain medications. This approach helped employers offer plans that improved access and supported healthier outcomes for their workforce.

As a result, the health plan set out to develop a comprehensive program for employers—one that offered access to alternative therapies and stood out as a meaningful feature of the plan's design.

Removing barriers

The health plan created Care Complement as a core plan design feature to remove barriers to accessing critical treatments. Developed in response to requests from employers, providers, and the community, Care Complement addressed the opioid crisis by expanding access to evidence-based pain management options, including alternatives to traditional pain medications.

The program included select services with no member cost-sharing*, making it easier and more affordable for members to manage chronic conditions.

The goal was to lower overall costs while supporting healthier lives and better outcomes through improved access, earlier intervention, and more collaborative chronic care management.

Unrivaled benefits

The following covered services are available at no member cost sharing:



First six visits to a physical or occupational therapist



First six visits to a chiropractor



First six visits to an acupuncturist



Cardiac rehabilitation therapy



First three PCP sick visits and first three behavioral health visits for members aged 18 or younger



Services to help members manage diabetes



Medication-assisted therapy office visits and prescriptions to treat substance use

Pharmacy savings

Eleven common prescription medications at no member cost to treat depression, diabetes, high cholesterol, heart conditions, and high blood pressure, including:

- » **Depression:** Fluoxetine
- » **Diabetes:** Metformin
- » **High cholesterol:** Atorvastatin, Simvastatin
- » **Heart and high blood pressure:** Amlodipine besylate, Atenolol, Furosemide, Lisinopril, Losartan, Hydrochlorothiazide, and Metoprolol succinate SR

Personalized care

The health plan's care management teams include nurses, doctors, pharmacists, social care managers, and behavioral health experts who work together to deliver care personalized to our members' unique needs.

Building on early success

Care Complement has gained recognition for its member-centric offering, becoming a top selling point for brokers and employers looking to promote value-driven health benefits.

Employers and members were particularly vocal about the improved access—and reduced costs—to services.



While actual savings depends on health needs and utilization, a family of four can unlock a potential **annual value of \$1,140*** from Care Complement benefits utilizing the total value of cost-sharing waivers for:

- » 3 pediatric sick visits
- » 3 pediatric behavioral health visits
- » 6 physical therapy visits
- » 6 chiropractor visits
- » 6 acupuncture visits
- » 12 months of tier 1 prescription medication

* Amount shown applies to the Complete HMO 2500 30/55/500 with Care Complement plan. This amount is not a cash payment or a guarantee of savings. Actual value realized will vary significantly based on plan selection, individual healthcare needs, and program utilization.

The health plan continues to build on Care Complement's initial success by evolving the program in response to employer feedback and member needs—continuously evaluating opportunities to expand access, enhance features, and strengthen overall value.

It has emerged as an innovative, highly regarded plan design feature that reflects the health plan's commitment to addressing major public health challenges and delivering comprehensive, affordable care options. This ongoing focus builds on the program's early success while ensuring it continues to meet the evolving needs of employers and members.

“ Care Complement removes common cost barriers that can prevent members from getting the care they need. By making high-value services and medications available at no member cost, the program expands access to treatments that support better health and help members manage chronic conditions more effectively. This approach enhances the care experience for both members and their care teams by making important services easier to use when they're needed most. ”

Stanley Hochberg, MD

Chief Medical Officer, Mass General Brigham Health Plan

*Care Complement is available on select plans with "Care Complement" in the plan name. It is not available on Health Savings Account (HSA)-compliant plans.



To learn more about Care Complement, scan the QR code or visit [MGBHP.org/members/Benefits/supplementalbenefits](https://mgbhp.org/members/Benefits/supplementalbenefits).

In their own words

What employers have to say about Care Complement

“ Care Complement has been amazing. It feels really great as an employer to offer more support. I've had a number of employees let me know they've utilized Care Complement to manage some existing conditions and they're really happy with it. **”**

HR Business Partner

“ I try to encourage as many employees as possible to use their Care Complement benefits for things like acupuncture—like I do—I think it's a great benefit. **”**

HR Business Partner, member

“ Your coverage allows us to offer our employees a strong base of health care and support so they can enjoy their work and be good at it. One major thing that people want to feel secure about in their life is health. So, it really does matter to our employees, and it does benefit people's lives. **”**

Business Partner