**Sample SPD Language
for The Alliance *QualityPath®* Program**

*The language below is intended to assist employers and their TPAs with amending their summary plan descriptions (SPDs) when adding the QualityPath program. It is recommended that all employers or TPAs utilizing this language conduct their own third-party legal review. Additional information about the Quality Path program can be found on The Alliance website at* [*http://www.the-alliance.org/qualitypath/TPAcomment/*](http://www.the-alliance.org/qualitypath/TPAcomment/)

*The language below is designed to be a single provision in the SPD. The Alliance believes it will probably fit best in the part of the SPD that describes notification and utilization management procedures; but because each plan and each SPD is different, the placement decision is ultimately the responsibility of the plan’s drafter of SPDs. The drafter should also determine whether the Quality Path program should be mentioned elsewhere in the SPD. (Example: The drafter may wish to include a notation appropriately placed in the Schedule of Benefits such as “Certain services may be paid at a higher level by the plan if performed through The Alliance QualityPath Program described at page \_\_\_ of this SPD.”)*

*The drafter may need to modify terms used in this provision to match the terms of art used in the SPD. (Example: the term “members” as used below may have to be converted to “covered persons” to match the SPD’s terms.)*

**The Alliance *QualityPath* Program**

**About the Program**

**Definition** – The *QualityPath* Program is designed to provide incentives for patients to choose *QualityPath* providers for select services. The purpose of this program is to encourage patients to choose health care providers who have met rigorous quality standards. Only those health care providers who have met the *QualityPath* standards have been selected to participate in *QualityPath*.

**Covered Providers/Services** – *QualityPath* provides enhanced benefits if you select a designated provider for a *QualityPath* designated procedure. The listing of *QualityPath* designated procedures, providers and services is available on The Alliance website at [www.qualitypath.com](http://www.qualitypath.com) or by calling 800.223.4139.

**Benefit coverage limits and cost-sharing** – *QualityPath*-eligible services will be covered at 100% with no employee out-of-pocket costs for care. If the member is enrolled in an HSA-eligible high deductible health plan, 100% coverage will be applied after the deductible is met. For a listing of *QualityPath*-eligible services, go to The Alliance website at [www.qualitypath.com](http://www.qualitypath.com) or call The Alliance Customer Service department at 800.223.4139.

**Network**

The Alliance is the sole provider of the *QualityPath* Program and members must be enrolled in The Alliance network to receive *QualityPath* benefits. *QualityPath* will act as an enhanced third-tier in-network benefit level for *QualityPath* designated procedures.

**Eligibility and Enrollment**

Any member that is eligible and enrolled in medical benefits in The Alliance network is also eligible to access the higher level of *QualityPath* benefits. Members in the plan’s waiting period will not be eligible for *QualityPath* benefits.

In order to be eligible to receive the enhanced benefits for participating in *QualityPath*, members must be enrolled in The Alliance network. Members must also contact The Alliance prior to scheduling or receiving *QualityPath*-eligible services. The process for contacting The Alliance can be found here: [www.qualitypath.com](http://www.qualitypath.com) or by calling 800.223.4139.

**Member Responsibilities**

The process for enrolling and receiving *QualityPath* benefits can be found at [www.qualitypath.com](http://www.qualitypath.com).

Members must receive the service from a designated *QualityPath* provider. The listing of eligible physicians and facilities is available on The Alliance website at [www.qualitypath.com](http://www.qualitypath.com).

Members must follow any post-service instructions provided by the facility and/or physician including any post-operative therapy or cardiac rehab if applicable.

Contact The Alliance at 800.223.4139 if you are unable to access any of this information online.

**Warranty Period**

The *QualityPath* program includes a warranty period in which all care for complications related to the *QualityPath* service is provided at no additional charge to the member. Warranty details are available on The Alliance website at [www.qualitypath.com](http://www.qualitypath.com) or by calling 800.223.4139.

Requirements during the warranty period include:

* + Follow-up care related to the *QualityPath* service is to be provided by the *QualityPath* provider except for necessary emergency care.
	+ Members must comply with post-service instructions including outpatient rehabilitation or physical therapy if applicable to be eligible for the warranty.

**Exclusions**

All procedures done by a non-*QualityPath* provider will be excluded from coverage under the *QualityPath* benefits; however, they may be covered under the plan’s general medical benefits based on place of service (in- or out-of-network). Details regarding *QualityPath* exclusions are available on The Alliance website at [www.qualitypath.com](http://www.qualitypath.com) or by calling 800.223.4139.

**Additional Incentives**

*The following section should be used to describe any additional incentives for using QualityPath.*

*For members enrolled in an HSA-eligible high deductible health plan, employers must also implement a minimum reimbursement to the employee. For surgeries, the minimum is $1,000. For tests, including CTs and MRIs, the minimum is $100. Otherwise, additional incentives are optional*

*The examples below are provided to give employers ideas to pursue but should not be adopted without a careful evaluation by the employer and its employee benefits advisors and/or legal counsel. For example, HSA contributions are subject to limitations and cash-based incentives may present tax implications for the member.*

**Additional Incentives**

*The following is an example of HSA reimbursement language:*

* The *[employer/plan]* will provide an employee on a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) a monetary reimbursement of *[$\_\_\_\_\_\_ for surgeries and $\_\_\_\_\_\_\_ for tests]* in the form of an employee plan HSA contribution*.* If the employee’s HSA contribution would exceed the permitted HSA contribution limits, then any amount in excess of the HSA contribution limit would be provided in the form of [*cash pay-out, gift card, other.]*. This reimbursement shall be distributed once the patient has successfully completed the inpatient procedure, has been discharged from the *QualityPath* facility and has successfully completed all prescribed post-op therapies if applicable.

*The following is an example of a possible monetary incentive:*

* The *[employer/plan]* will provide the employee with a monetary incentive of *[$\_\_\_\_\_\_]* in the form of *[cash pay-out, gift card, other.]*. This incentive shall be distributed once the patient has successfully completed the inpatient procedure, has been discharged from the *QualityPath* facility and has successfully completed all prescribed post-op therapies if applicable.

*The following is an example of providing reimbursement for travel/housing as an incentive. Note that there may be limitations on the amount of travel/housing that can be provided tax-free:*

The patient will be reimbursed for travel and housing associated with completion of the *QualityPath*

procedure as follows:

 *[Possible options:]*

* Travel and housing is covered at 100% to a limit of $\_\_\_\_\_\_ per *QualityPath* procedure.
* Travel and housing is covered at 100% to a limit of $\_\_\_\_\_\_ per day.
* Travel and housing covers reimbursement for **[**Tolls/parking, hotel, tax, gas/mileage, bus/train fare, meals, other.**]** ***(****client choice, specify as many of few options they want****)***
* Travel and housing benefit applies when the member is receiving approved services or being evaluated for that service; when the member is [#] or more miles from member’s home; and for the member and up to 1 traveling companion or a per diem amount.