zelis®

According to study performed by third-party actuarial firm:

Members save an average $552 per use with SmartShopper

How SmartShopper Rewards Deliver Measurable Value

Rising healthcare costs continue to challenge payers, employers, and members alike. Navigating these expenses requires innovative solutions that empower individuals to make informed choices and reward them for selecting cost-effective care. SmartShopper was designed to address this challenge, offering a transparency rewards program that incentivizes members to shop for care and earn rewards.

To assess the program's impact, an independent, third-party actuarial firm conducted a rigorous analysis of medical claims from over 92,000 SmartShopper study participants. The study compared incentivized SmartShopper users to two cohorts: (1) members in the same geography from a HIPAA-compliant U.S. claims database representing more than 19 million commercially insured lives and (2) non-users within the same benefit plan who had access to the SmartShopper program. For purposes of the study, a SmartShopper user is defined as those who shopped and accessed care to earn a reward. A non-user is a member with access to SmartShopper who did not perform a search.

Quantifying the Impact: Savings by Procedure and Population

SmartShopper's approach delivers substantial, repeatable savings for members and payers. The analysis found that SmartShopper participants who shopped for care and earned rewards achieved an average of $552 in medical claim savings per use in 2024 compared to non-participants in the same geographic area. Furthermore, when compared to members within the same employer population or benefit plan that had access to SmartShopper but did not use the program, participants saved an average of $304 per use.

Estimated savings were especially significant in high-volume, high-cost procedures:

CT Scans:
Over **$1,200** in savings

MRIs:
Over **$600** in savings

Lab Visits:
$300–$550 in savings
at independent labs

These results were validated across multiple years for both fully-insured and self-funded lines of business, including large employer groups.

Savings Breakdown by Procedure

Savings Breakdown by Procedure	Net Savings
MSK & Orthopedic	**$3,579**
CT Scan	**$1,293**
Cardiovascular	**$1,047**
GI	**$654**
MRI	**$615**
X-Ray	**$562**
PT	**$503**
Women's Health	**$405**
Routine Lab	**$343**

Based on analysis of 2024 results for two large, multi-state BCBS plans. Net savings refers to the claims savings after the cost of the reward is accounted for.

What This Means for Payers and Members

SmartShopper is proven to deliver material impact in lowering healthcare costs. The program consistently generates savings in high-volume, high-cost categories, benefiting both payers and members. These results have been validated across multiple years and payer types, confirming SmartShopper's capacity to drive meaningful change in healthcare spending.

- Proven, repeatable cost savings for payers and members

- Material impact in high-volume, high-cost categories

- Validated results across multiple years and payer types

Methodology: Ensuring Rigorous, Reliable Results

While the findings are robust, several caveats and limitations should be noted. Some payers provided limited claims data, requiring estimation of allowed amounts based on industry benchmarks. Incomplete claims files from certain carriers made it difficult to measure the full cost of some visits, and results for low-volume procedures may vary.

The study compares SmartShopper participant behaviors and costs against industry averages, which may not fully reflect payer-specific contracting strategies.

Despite these limitations, the methodology was rigorous and the sample size substantial, lending confidence to the results.

Ready to unlock proven savings for your organization?
Visit our **website** to calculate your potential savings or click **here** to read the full study.