

How a Health Plan Achieved Up to 8:1 ROI Across Multiple Lines of Business

A multi-year partnership spanning ACA and Medicare Advantage — validated by actuarial analysis with a control group.

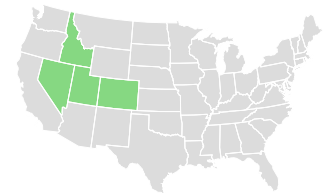
PARTNERSHIP
2023 – Present

SCALE
1M+ Members

VALIDATION
Actuarial + Control Group

THE CHALLENGE

A health plan with more than one million members across the rocky mountain region and surrounding states — faced a challenge common to many regional payers: engaging a large, hard-to-reach ACA population to schedule Annual Wellness Visits, close care gaps, and improve population health. With approximately 400,000 ACA members and a 90% regional market share in 2023, every missed diagnosis code carried significant financial risk.



The ACA population is notoriously difficult to engage: high plan turnover, limited claims history, and members who don't respond to traditional outreach. Meanwhile, Medicare Advantage engagement was handled internally. ReferWell was invited to prove its value in a defined lane — with a clear mandate from the plan's leadership.

1M+
Members

“If we can prove it with ACA, we can bring in Medicare Advantage later.”

— Health Plan Executive — at program launch

YEAR 1 — 2023: ACA PILOT

The payer assigned ReferWell approximately **35,000 ACA members** for targeted outreach. The goal: engage eligible members, schedule Annual Wellness Visits, and generate a measurable return. ReferWell's five-step process — Member Engagement → Provider Match → Schedule & Follow Through → Coordinate Care → Analyze Behaviors — drove performance that exceeded every target.

99%

Members Reached
42,575 outreached

38%

Connection Rate
vs. ~20% industry avg

22%

Impact Rate
vs. 15% target —
exceeded by 47%

69%

Appointment Show Rate
vs. ~35% ACA average

The 69% appointment show rate was particularly striking — nearly double the ACA industry average of ~35%, and comparable to rates typically seen in Medicare populations. Appointment completions drove HCC capture that the plan's actuarial team could directly attribute to the ReferWell program.

2023 Result: 1.4:1 ROI (139% Return)

Validated through actuarial analysis with a control group by the plan's internal team. Results showed that every dollar invested in the ReferWell program returned \$1.40 in measurable HCC revenue capture. Due to early outperformance, the plan expanded the program mid-year, adding 5,000 Medicare Advantage members before year-end.

YEAR 2 — 2024: EXPANSION ACROSS ALL LINES OF BUSINESS

In 2024, the payer expanded ReferWell's engagement across multiple lines of business. Each population brought different dynamics and different ROI potential. ReferWell's care navigation model — personalized by population, timing, tone, and channel — was adapted for each.

ACA / EXCHANGE	MEDICARE ADVANTAGE
<h1>1.7:1</h1> <p>Return on Investment</p> <p>Improved vs. 2023 as market share declined to 80%, concentrating HCC revenue capture on a more targeted population.</p>	<h1>8:1</h1> <p>Return on Investment</p> <p>Exceptional returns driven by higher per-member HCC values, more stable member tenure, and specialized engagement.</p>

ACA: Performance metrics were consistent with 2023. As the plan's ACA market share declined from 90% to approximately 80%, a smaller, more concentrated member pool meant that each HCC captured carried more relative financial weight — improving ROI from 1.4:1 to 1.7:1 despite similar operational results.

Medicare Advantage: The 8:1 return reflects the fundamental economics of the MA population — higher per-member premiums, more predictable member tenure, and stronger HCC values per completed wellness visit. ReferWell's care navigators drove exceptional completion rates through age-appropriate, empathetic engagement.

WHY IT WORKED: THE REFERWELL APPROACH

Three factors consistently drove the plan's outcomes:

- 1 Data-Driven Outreach Timing**
Campaign data showed Wednesday 10–11 AM connection rates of 29% — vs. 21% on Saturday evenings. Every call, text, and outreach touch was optimized by day, time, and member segment.
- 2 Real Barrier Navigation**
Care navigators addressed transportation, rural access, language, work schedules, and healthcare anxiety. Members who had been without a primary care physician for 20–30 years were successfully connected to care.
- 3 End-to-End Accountability**
ReferWell confirmed appointments, sent reminders, coordinated with providers, and closed the loop — driving a 69% show rate against a 35% ACA baseline. Every scheduled appointment was followed through to attendance.

BEYOND THE NUMBERS: REAL MEMBER STORIES

The ROI metrics represent real people who were disconnected from care — in some cases for decades. These stories from ReferWell care navigators illustrate what is behind every completed appointment.

“I just booked an appointment for a member who said he has not had a PCP in over 20 years. He is in recovery from cancer and said he was worried about everything. I was able to schedule him next week on the exact day he wanted, at a location within walking distance from his home.”

— ReferWell Care Navigator

“She wasn't planning to schedule her Annual Wellness Visit. After I explained what's involved and why it matters every year, she changed her mind.”

— ReferWell Care Navigator

“He told me he hasn't seen a primary care doctor in about 30 years. We found him an appointment near his house the same week.”

— ReferWell Care Navigator

2025 AND BEYOND

In 2025, ReferWell continues to serve the plan's ACA and Medicare Advantage populations. The program has matured into a year-round, integrated member engagement function — spanning new member onboarding, Annual Wellness Visits, care gap closure, and pre-CAHPS retention outreach. ROI analysis for the 2025 program year is currently in progress.

Year	Scope	Program Details	ROI Result
2023	ACA Pilot	35,000 ACA members. Exceeded all KPIs. Mid-year expansion to 5,000 MA members.	1.4:1
2024	LOB Expansion	ACA and Medicare Advantage — full-year programs across both lines.	ACA 1.7:1 MA 8:1
2025	Continued	ACA and Medicare Advantage. Year-round engagement program active.	In Progress

Ready to see what ReferWell can do for your health plan?

Whether you're looking to improve HCC capture, close care gaps, or get more members to complete their Annual Wellness Visits, ReferWell has the model, the data, and the people to make it happen.

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REQUEST A ROI ANALYSIS

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