

PLUM



WHAT IS PLUM?

PLUM (Provider Lookup Manager) is a tool available exclusively through The Difference Card that helps members find high-quality, cost-effective healthcare providers. It uses a robust, unbiased database to match quality and cost data so you can make informed decisions about your care.

WHY SHOULD I USE PLUM?

PLUM helps you:

- Identify high-value providers who deliver excellent care at a reasonable cost.
- Easily compare providers using quality scores and cost data.
- Make confident decisions without relying on insurance carriers' narrow provider steering.

HOW DOES PLUM DETERMINE PROVIDER QUALITY?

PLUM analyzes provider performance using:

- Observed vs. expected performance based on outcomes and cost data.
- Regression modeling, factoring in: HCC Risk Scores, Average patient age, Episode length
- Claims data covering the patient's journey from first visit to discharge and follow-up.
- Low-value or avoidable care metrics, including: avoidable ER visits, impactable admissions, low-value care assessments

Providers ranking in the top tier for both quality and cost are designated PLUM Providers.

HOW IS PLUM DIFFERENT FROM MY INSURANCE CARRIER'S PROVIDER DIRECTORY?

Unlike many carrier tools, PLUM offers:

- Unbiased quality scoring (not influenced by contracted network discounts)
- More provider options, using independent third-party data
- Transparency, combining quality and cost to show true "value"
- Actionable insights that help you avoid low-performing providers within the same hospital system

