



Governance Decision Record

Employer Health Plan — Specialty Care Routing

Employer

Northwest Manufacturing

Evaluation Date

March 2026

Coverage

1,250 Lives (Self-Funded)

Governance Decision

Selected Pathway: PT-First Conservative Pathway (Path B)

Governance Lane

Musculoskeletal (MSK)

DECISION RATIONALE

Claims analysis identified early escalation to hospital-based specialty care without conservative first-touch intervention.

Governance review determined that directing MSK cases to physical therapy and independent imaging prior to specialist referral reduces unnecessary escalation and improves cost predictability.

STRUCTURED PATHWAY

1. Direct Primary Care / Initial Triage
2. Physical Therapy (Independent)
3. Imaging (Independent Facility)
4. Specialist Referral (if required)
5. Surgical Bundle (pre-negotiated, if indicated)

PROJECTED COST IMPACT

- Hospital-first pathway: **\$18,000 – \$42,000 per case**
- Governed pathway: **\$3,500 – \$12,000 per case**
- Estimated reduction: **30–60%** depending on adherence and case mix

EXECUTION MECHANISM

- Routing enforced at point of entry via Maestro
- \$0 or reduced copay for governed pathway
- PPO network remains available as fallback
- All routing decisions logged and auditable

GOVERNANCE RECORD

This decision is recorded as part of the employer’s plan governance framework and serves as a documented control over how specialty care enters the plan.

OUTCOME TRACKING (INITIAL)

Cases evaluated:	252	Routed to governed pathway:	187
Escalated to specialist:	41	Completed episodes:	96

Prepared by

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Routing Infrastructure for Employer Health Plans

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