

Case Study

# Nurse Line Drives \$12M Savings and 3:1 ROI

## Essential Insights

### 24/7 access improves decisions

Targeted, multi-channel outreach improved HRA completion rates among a hard-to-reach Medicaid population.

### Upfront triage reduces waste

RNs triaged 700+ conditions, escalating only appropriate cases to physicians.

### Better decisions drive savings

The program delivered \$176 per interaction savings, \$12M in annual cost reduction, and a 3:1 ROI.



## The Big Picture

One of the nation's largest health insurers needed to improve how members accessed care while reducing unnecessary ER visits and overall medical spend.

To address both access and cost, the plan partnered with Carenet Health to implement a 24/7 Nurse Line, giving members direct access to registered nurses for symptom assessment, guidance, and direction to the most appropriate level of care.

The program delivered measurable impact, averaging \$176 in savings per interaction, generating \$12 million in annual savings, and achieving a 3:1 ROI.

## Challenge

Unnecessary ER visits were driving up costs for the plan, putting pressure on both medical spend and overall performance.

Members weren't sure where to go for care or how urgent their situation was. Without clear guidance, they often defaulted to higher-cost options, even when their needs could have been addressed more appropriately elsewhere.

### Key Challenges

- Rising unnecessary ER utilization
- Increasing avoidable medical spend
- Maintaining high member satisfaction
- Need for 24/7 access to care

At the same time, the plan needed to maintain a high-quality member experience. Reducing utilization alone wasn't enough. Members still expected easy, reliable access to care and reassurance that they were making the right decision.

This created a difficult balance: how to give members immediate access to clinical support while also guiding them to the most appropriate, cost-effective level of care.

Plan leaders needed a solution that could improve how members navigate care in real time while reducing avoidable utilization.

# Solution

The plan partnered with Carenet Health to implement a 24/7 Nurse Line, giving members immediate access to registered nurses who could assess symptoms and guide them to the right next step.

When members reached out, nurses served as the first point of contact, asking the right questions and using evidence-based protocols to evaluate more than 700 adult and pediatric conditions. Each interaction focused on helping members understand what was happening and what they should do next.

Only when clinically appropriate were members escalated to an on-demand physician. In many cases, nurses were able to provide care guidance, at-home treatment recommendations, or direction to a lower-cost care setting, preventing unnecessary escalation.

The experience was designed to be simple and consistent. Members had a single point of access for both nursing advice and virtual physician care, with clear guidance delivered in real time.

Behind the scenes, Carenet integrated with the plan's systems, implemented customized training aligned to the plan's needs, and maintained continuous quality monitoring to ensure a high standard of care.

The result was a model that helped members make better decisions in the moment, improving care direction while reducing avoidable utilization.



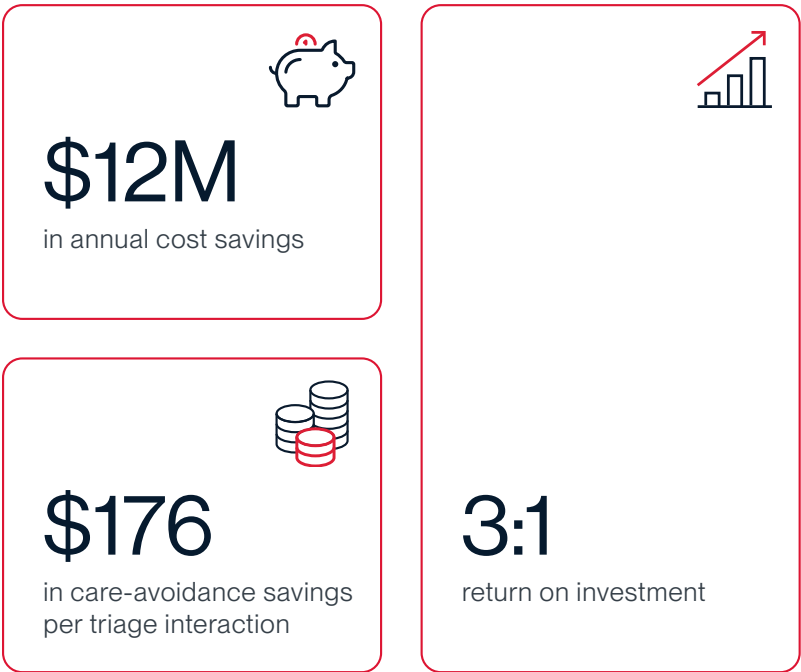


# Results

The program delivered meaningful improvements across cost, experience, and care outcomes:



The financial impact was significant:



Beyond the numbers, the program changed how members engaged with care:

- Members received immediate, trusted guidance instead of guessing where to go
- Clinical decisions were made earlier, preventing unnecessary escalation
- The plan gained more control over how care was accessed and delivered

By placing RNs at the front of the telehealth experience, the plan reduced unnecessary ER visits, improved care direction, and generated \$12 million in annual savings with a 3:1 ROI.

## What members experienced

“The nurse was excellent—very helpful and kind. They explained everything clearly, and I highly recommend this service.” — Member Feedback

“The nurse I spoke to was helpful. Made me feel better prepared to treat my injury.” — Member Feedback

## Consistent Experience at Scale

While these results were achieved with a single health plan, they reflect the broader experience members have across Carenet’s Nurse Line programs.

### Across Carenet’s Nurse Line:

satisfaction with nurse interactions

97%

members felt better prepared to handle their healthcare situation

92%

would recommend the service to a friend

94%

Net Promoter Score (NPS) across more than 4,300 surveys

92

These results highlight a consistent ability to deliver not just cost savings, but a high-quality, trusted member experience at scale.





The name of the client in this case study has been excluded at the client's request, due to company policy.

## Powering the Business of Healthcare

Carenet Health is the partner of choice for America's leading payers, providers, and health technology & services companies – helping them grow and lower costs, as they make healthcare more accessible, affordable and effective.

For more than 20 years, we have combined advanced technology, data insights, clinical expertise, and global talent to drive operational efficiency, better experiences, and meaningful business and health outcomes.

Learn more about how we're Powering the Business of Healthcare at [carenethealth.com](https://carenethealth.com).