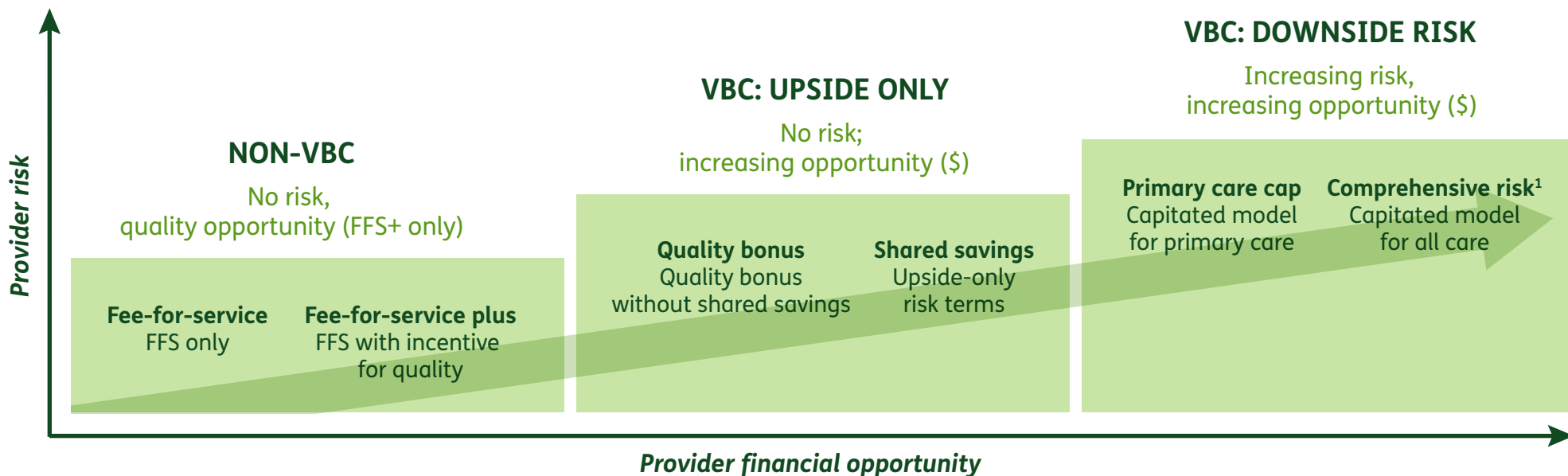


The future of healthcare starts here: navigating the value continuum



1 Downside risk contracts may or may not include the quality programs within the upside-only portion of the continuum (medical home, model practice).

The journey from FFS to global VBC represents a progression in how care is delivered and financed, with increasing levels of provider accountability and financial opportunity.

- **Risk:** The financial exposure providers bear for patient care costs.
- **No risk (FFS):** Providers are paid for each service delivered, with no direct financial incentive to improve patient outcomes.
- **Upside risk:** Providers share in savings if they meet quality and cost benchmarks but are not financially penalized for potential financial losses.
- **Downside risk:** Providers can share in greater savings when performance on cost and quality exceeds benchmarks, but also face financial risk if they are unable to manage costs of care.
- **Comprehensive risk:** Providers assume full or near-full financial responsibility for patient care costs (e.g., full capitation), incentivizing efficiency and quality at the highest level.

For more on VBC terminology, visit [Humana.com/VBC](https://www.humana.com/VBC).

As providers move rightward along this continuum, they accept more financial risk in exchange for greater potential financial rewards, aligning incentives with patient outcomes and cost efficiency. **At Humana, we want to meet you where you are and help you get to where you want to be. The next section will help your practice figure out what you might be ready for. Our contracts, support, and resources can help you get to where you want to be on this continuum.**