

# How Nurse-Led Guidance Helps Members Make Informed Care Decisions

## Impact Brief

When symptoms escalate after hours, when a parent is unsure whether a fever warrants an emergency visit, or when an older adult managing multiple conditions feels sudden concern, they often face a critical question: “Where should I go for care?” For many, uncertainty combined with cost concerns, limited access to primary care, and fear of worsening symptoms leads to delayed care or unnecessary emergency room visits. These moments are not just clinical challenges; they are human ones, shaped by anxiety, access barriers and a need for reassurance. Centene’s Nurse Advice Line (NAL) removes these barriers by providing members and caregivers 24/7/365 access to trusted clinical guidance at no additional cost, helping them choose the right level of care at the right time and in the right setting.

## Solving for Common Barriers

Nurses are consistently rated as the most trusted professionals in health care,<sup>1</sup> and that trust is foundational to the NAL experience and outcomes. Centene’s members are not simply redirected; they are supported, reassured and empowered to make informed decisions while reducing unnecessary barriers to timely, appropriate care. The service helps to combat several common challenges faced by members.

### REDUCES COST-RELATED CARE DELAYS

17% of adults report delaying or forgoing medical, prescription, or mental health care because of cost.<sup>2</sup>

- » The NAL offers free, real-time nurse support, helping members understand their options and act sooner without delaying care. Nurses can coordinate prescription needs, give care instructions to the caller, and outline next steps for follow-up and coordination of needed care.

### SUPPORTS INFORMED DECISION MAKING

Nearly three-quarters of U.S. adults live with at least one chronic condition, and more than half manage two or more.<sup>3</sup>

- » Nurse-led guidance helps members navigate complex health questions with clear, trusted advice at critical moments. Over time, this guidance strengthens self-management, reduces anxiety, and supports better long-term outcomes.

### MITIGATES AVOIDABLE EMERGENCY USE

Many social factors such as access barriers and unmet needs are tied to higher emergency department use.<sup>4</sup>

- » Using evidence-based protocols and clinical expertise, the NAL team assesses symptoms and recommends appropriate next steps. NAL teams collaborate with care management to determine eligibility for additional wrap-around services related to individual circumstances and diagnoses.

### STRENGTHENS HEALTH UNDERSTANDING

Improving health literacy could help avoid up to \$238B in direct health care costs each year.<sup>5</sup>

- » By explaining symptoms, medications, and warning signs in clear, accessible language, Centene’s NAL team helps members feel more confident managing their health between visits. By improving health understanding at critical decision points, this model reinforces informed decision making over time.

## The Impact of Centene’s NAL



84k+ calls triaged in 2025, connecting members to timely guidance



63% of calls redirected from ER use, helping members choose more appropriate care settings



62% of eligible callers connected to telemedicine, enabling faster access to clinicians



\$11.7M estimated ER spend avoided, reflecting more efficient use of care<sup>6</sup>

## Guiding Members When It Matters Most

Most importantly, behind each data point is a moment where Centene’s Nurse Advice Line helped a member, meeting them where they were to navigate care with confidence. Nurse-led guidance doesn’t just redirect care; it helps members move from uncertainty to understanding. It builds trust, expands access and helps members make informed decisions that support better outcomes for themselves and the health system as a whole.

1. <https://news.gallup.com/poll/700736/nurses-continue-lead-honesty-ethics-ratings.aspx>; 2. <https://www.healthsystemtracker.org/chart-collection/cost-affect-access-care/>; 3. <https://www.cdc.gov/chronic-disease/about/index.html>; 4. <https://www.ajmc.com/view/health-related-social-needs-linked-to-higher-ed-use>; 5. <https://www.ncbi.nlm.nih.gov/books/NBK518850/>; 6. Outcomes Source: Centene Operations LVM Clinical Reporting System