THE EMERGENCE OF HEALTH CARE CONSUMERISM

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Employee Benefit Research Institute’s Policy Forum

May 2, 2002
Stage 1 – Selecting/Purchasing a Health Plan

A. The Decision Process
B. Utilizing Decision Support Tools
HEALTH CARE CONSUMERISM - EDUCATION, PLANNING AND DECISION SUPPORT FOR KEY DECISION STAGES

Stage 1 – Selecting/Purchasing a Health Plan
A. The Decision Process
B. Utilizing Decision Support Tools

Stage 2 – Providing Education, Care Management and Decision Support
A. Living a Healthy Lifestyle
B. Actively Utilizing Health Services
C. Managing Acute and Chronic Care
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Stage 3 – Planning for Post-Employment Health Needs
A. Pre-65
B. Post-65
C. Long-Term Care
STAGE 1 – SELECTING/PURCHASING A HEALTH PLAN

Stage 1A

The Decision Process

• What are the benefits?
• What doctors and hospitals are in the network?
• How much does the plan cost?
• What expenses aren’t covered?
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The Decision Process
• What are the benefits?
• What doctors and hospitals are in the network?
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Utilizing Decision Support Tools
• Benefit comparisons
• Physician/hospital directories
• Plan price comparisons
• Medical expense calculator
• Quality metrics
STAGE 2 – PROVIDING EDUCATION, CARE MANAGEMENT AND DECISION SUPPORT

Living a Healthy Lifestyle

- Reference library
- Fitness/diet
- Assessing your health risk
- Personalized content
- Interactive information
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Actively Utilizing Health Services
- Personal health records
- Preventive/wellness schedules
- Nurselines
- What to expect for office visit/procedure
- Provider price data
- Provider quality data
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Managing Acute and Chronic Care

- Disease self management
- Support groups, communities and forums
- Proactive third-party intervention
- Health care advisors and decision support
- Second opinions
- Remote care management

Actively Utilizing Health Services

- Personal health records
- Preventive/wellness schedules
- Nurselines
- What to expect for office visit/procedure
- Provider price data
- Provider quality data
STAGE 3 – PLANNING FOR POST-EMPLOYMENT HEALTH NEEDS

Pre-65

- Employer-sponsored programs
- COBRA
- Individual market
- Planning and savings
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Post-65
- Medicare benefits
- Supplemental plans
- Prescription drug costs
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  - Individual market
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Post-65
- Medicare benefits
- Supplemental plans
  - Prescription drug costs
  - Planning and savings

Long-Term Care
- Need for protection
- Alternative approaches
- Consider LTC policies
- Decide and implement
EMPLOYER CHALLENGES – BEFORE IMPLEMENTING

- Define role and degree of employer responsibility
- Evaluate the business case
- Assess current capabilities
- Evaluate supplemental planning and decision tools
- Consider employee readiness
- Select the vendors – best in class versus one-stop-shopping
- Develop roll-out plan
EMPLOYER CHALLENGES – AFTER IMPLEMENTING

• Get participants to the right place at the right time for the right reason
• Promote employee choice and engagement
• Measure the effectiveness of the programs
• Measure the return on investment
• Analyze results and adjust the program
• Maintain confidentiality/privacy