EBRI-ERF Policy Forum
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What Consumers Want: Values-Focused Health Benefits and Care
What we want from consumers...

- More autonomy and rational decision-making.
- More cost consciousness.
- Their willingness to ration their own care and to “partner” with their providers.
- Their agreement to share the high and growing costs of coverage and care.
- More personal responsibility for their own health and financial outcomes.
What consumers want...

- More employers to negotiate for affordable coverage and advocate for them.
- Safe hospitals and other care facilities.
- Freedom to choose their own medical services providers when they believe they need care.
- Ability to clearly understand the terms and costs of their health coverage and care.
- To be guided and helped to navigate the system they know must change.
- To be part of “the conversation.”
Can we find common ground?

After decades of...

- Employment-based responsibility for health benefits.
- Not understanding or having to deal with details, prices, bills, and paperwork.
- Limited need for health research or financial decision-making.
- Few worries about rising costs.
- Creeping mistrust in the “system.”
- The “uninsured” usually referring to the “other guy.”
Yes, if we can...

1. Understand and *address* consumers’ bigger financial picture.

2. Provide, support, and coordinate *workplace financial education programs* that address the new realities of health coverage and care.

3. Include consumers in the “health care conversation” and listen to what they have to say.
Consumers’ bigger financial picture…

- Save for emergencies.
- Save to build assets—buy a home, invest.
- Save for your children’s education or they will not be able to make a living wage.
- Save for retirement or you will become impoverished in later life.
- *Now, save for the health care you may need but cannot foresee or have the power to control.*
Most consumers now know little about:

- How the health care system (and markets) work,
- What evidence-based or value-based medicine is,
- Connections between coverage, cost, care and lifetime health, or
- **The coverage they already have.**
Values-based Consumer Education

- Taps into what consumers value.
- Is bottom up, not just top down.
- Is clear and respectful.
- Is motivating and empowering.
- And rewards both its sponsors and consumers.
What we know from prior research…

- Employer-sponsored education works.
- Education in the community also works.
- Topics and teaching materials must tap into consumer values in order to be effective.
- Socio-culturally sensitive teaching methods are required.
Values-based Consumer Education

What we know from prior research…

- Consumers can be motivated to learn new ways if they are helped and guided.
- Internet resources are only partly effective.
- Document literacy is critical.
- Financial education helps consumers know they matter to their employers.
The “conversation” requires...

1. The willingness to listen.

2. Greater plain English sources of health coverage information and less health coverage and care jargon.

2. Helping consumers believe they can successfully navigate the health care system.

3. Coverage and care informed by what consumers value.
..in the U.S. has the best shot at success through employment-based health plans that help consumers:

1. Discern coverage and care choices competently within their total financial contexts,
2. Manage their coverage and care alternatives with clarity and “standing,”
3. Envision and plan wisely for their future,
4. Respond competently to adversity, and
5. Know where to turn and what to do when they cannot pay or care for themselves.

Real Health Care Consumerism