

## **Educating consumers about health care still a challenge Information can help new health plans gain traction**

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*by Kris B. Mamula*

To hear some experts, consumer-driven health plans are the next big thing. H. Edward Hanway, CEO of Cigna, for example, predicts that nearly half of Americans with commercial health coverage will be in some kind of consumer-driven plan within two years.

Employers love the plans because they limit how much they have to pay for premiums. Employees are warming to the policies because they offer greater control over their care while offering the possibility of pocketing savings that result from making smart medical decisions.

But how well the plans work hinges on consumer education. Insurers have responded to the need for health care information by beefing up consumer Web sites. Still, getting health care information to consumers has proven to be quite a challenge, experts say.

"The good news is these (insurers) are serious about providing the right information," said Shoshanna Sofaer, the Luciano Professor of Healthcare Policy at Baruch College in New York and expert in consumer health care information. "But what people need is not all there, and it's not always user-friendly."

"There's significant room for improvement."

Because of the plans' high deductibles, up to \$3,000 for a family, consumers are more careful about health care spending than with defined-benefit plans. Insurers offering the coverage have been quick to provide consumers with the information needed for these decisions through brochures, videos, Web sites and even a nurse for telephone consultation.

Highmark Blue Cross Blue Shield, for example, has thousands of Web pages with information on a variety of subjects -- up to three times as much information than the insurer had in 2000 when the company introduced BlueChoice, its first consumer-driven

plan, according to Kim Bellard, vice president for e-marketing at Highmark. Guides to surgery, health risk appraisal and hospital profiles, searchable by ZIP code, are among the available data.

"The data are not perfect," Bellard said, "but it's a good start."

In 2003, Highmark began offering BlueAccount, a group consumer-driven plan with a high deductible and option of creating a health savings account. Later this year, the insurer plans to introduce the popular personal finance software, Quicken, which will be adapted to allow consumers to track health care spending.

At Highmark, the Web has quickly emerged as an important source of health care information for consumers, Bellard said. In 2000, fewer than 40 percent of customers reported having access to a computer. That proportion jumped to 80 percent now, with brisk usage increases seen in members over age 65.

UPMC Health Plan will roll out a consumer-driven health plan in January, and much consumer information will be targeted to people with chronic conditions, according to Michael Taylor, executive director of sales and marketing at UPMC Health Plan. Experts say that 10 percent of the population is responsible for 70 percent of health care expense, making preventive care of such chronic problems as asthma and congestive heart failure a good target in holding down rising costs.

"The way to address those cost escalations is to make our members healthier," said Taylor. "The consumer needs to be engaged, regardless of the type of plan they're in."

Alwyn Cassil, spokesman for the Washington, D.C.-based Center for Studying Health System Change, said there is generally a lack of comparative information about individual doctor and hospital performance on a wide range of medical problems. That information is simply not available, she said, not even to big insurers.

"There are little baby steps being taken," said Cassil, who noted that the Pennsylvania Health Care Cost Containment Council ([www.phc4.org](http://www.phc4.org)) is an excellent reference for comparing cost and outcome for some procedures. "But there's a fair amount of resistance by providers."

Doctors and hospitals have historically balked at quality of care measurements and releasing cost information, which would ease comparison among institutions for specific

services. What's more, Gary Claxton, a vice president in Kaiser Family Foundation's Washington, D.C., office, said cost information may not always be useful.

"By the time you're in a hospital with a serious illness, it's not clear you can be a wise shopper," Claxton said. "And at that point, you might not be looking for the cheapest hospital."

Still, insurers have been remarkably successful in educating consumers on issues such as prescription drugs, Sofaer said. These efforts have paid off in reduced spending in an area where costs have been escalating. Web site prompts can suggest alternates or lower-cost generic substitutes for name-brand drugs, for example, she said.

"Part of the reason they can do that is because that information is available," said Sofaer. "Which doctors are accepting new patients?" Web sites don't often provide such information, she said. "You have to call and call and call."

But consumer-driven health plans have been successful in encouraging preventive care, such as regular physicals, Sofaer said. Moreover, such policies have an excellent opportunity to help maintain member health through online reminders for such things as routine mammograms when they are due.

Bill Jesserer is among the people who say they are healthier -- and happier -- after enrolling in a high-deductible health plan with a health savings account.

Jesserer was among thousands of Aetna employees who enrolled in a consumer-driven plan last year that was offered with a health savings account by the Hartford, Conn.-based company.

The 44-year-old Jesserer, who is Aetna's director of sales and service in Western Pennsylvania, said 78 percent of the company's 25,000 employees nationwide signed up for the plan, a remarkable number since the market penetration overall for such plans is no more than 2 percent.

Completion of personalized health surveys by Jesserer and his wife, Elizabeth, 44, prompted a telephone call from a dietician, he said. The dietician told the Jesserers that each of them could stand to lose some weight. They were also encouraged to become more active.

Since then, Jesserer said he and his wife have begun walking more in their Mount Lebanon neighborhood. Bill Jesserer has lost 13 pounds; his wife lost seven pounds.

"It's all voluntary," Jesserer said. "It's as involved as you want it to be."