



# Member Education and Decision Tools:

## *"Triple Play" by Insurers Would Help Employers, Employees and the Nation*

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Do you know which crisis impacts nearly one of every three people living in the United States? Can you name the epidemic that our nation's surgeon general says costs our health system as much as \$58 billion a year? That afflicts Americans regardless of age, race, education or income?

Low health literacy. Health literacy is the ability of individuals "to obtain, process and understand basic information and services needed to make appropriate decisions regarding their health," according to a report released in April 2004 by the Institute of Medicine. The report,

*Health Literacy: A Prescription to End Confusion*, says almost half of all U.S. adults, or 90 million people, have difficulty understanding and acting on health information.

Insurers have an opportunity to take a leadership role in meeting this challenge. Indeed, well-crafted programs would execute a "triple play" of sorts—helping to increase health literacy, cultivate savvy consumers for the new generation of consumer-driven health plans, and position carriers as a bigger part of the solution to rising health care costs.

## A Costly Epidemic

The first step, though, is to understand the problem clearly. Health literacy is in no way synonymous with reading ability; even those with college degrees are at high risk due to the rapid and complex changes in health care. According to the Institute of Medicine, health literacy differs from other forms of literacy because in matters of wellness and longevity, patients' emotions come into play. Add to this the often-technical nature of provider information and the combination often clouds communication between doctor and patient.

The results? According to the Partnership for Clear Health Communication, a coalition of more than a dozen organizations including the American Medical Association Foundation and Pfizer, people with low health literacy:

- are half as likely to comply with prescribed treatment and self-care regimens.
- fail to seek preventive care and are at more than double the risk for hospitalization.
- remain in the hospital nearly two days longer than adults with higher health literacy.
- often require additional care that results in annual health care costs that are four times more than costs for those with higher health literacy.

To improve provider-patient communication, the Institute of Health's report recommends that physicians take time to ensure that what they say is understood by their patients. This recommendation echoes that of the nation's surgeon general who, in an address last year, implored doctors, medical students, administrators and public health officials at the College of Physicians to explain themselves more clearly.

But the onus to solve the problem should not fall solely to the provider community. The insurance industry has an opportunity to step in and make the triple play—increasing health care literacy, priming members for new consumer-driven plans and helping stem the nation's rising health care tab.

Here's how: Launch programs that educate members about health care and offer easy-to-use resources that help members make informed health care decisions. Great-West Healthcare has come forward with just such a comprehensive solution, and we think others will follow our lead in the months ahead.

### "Driver's Ed" Program Educates Employees

At no charge, Great-West Healthcare is providing its more than 5,000 employer customers with "Driver's Ed—Roadmap to Smarter Health Care Choices," the only such national program that teaches employees the true cost of health care and how they can help control those costs.

We chose the name Driver's Ed because of the parallel. You would never put an inexperienced driver on the road

without driver's education. Similarly, we cannot expect employees to be savvy health care consumers unless we educate them on the costs, options and tools available to them—the 'rules of the road' for getting the most out of their health plans.

We launched the program in August 2004 with plan administrators at companies nationwide, providing them with four ready-to-use resources: a member newsletter, *The Driver's Seat*, that can be printed or electronically forwarded to employees; a poster that can be printed and displayed at workstations and in common areas; an insert that can be enclosed in each member's payroll envelope; and a link to a website where plan administrators can retrieve current and past newsletters.

Each edition of *The Driver's Seat* covers three topics: the true cost of health care, how consumer decisions help control costs, and how members can save money. The newsletter is published monthly.

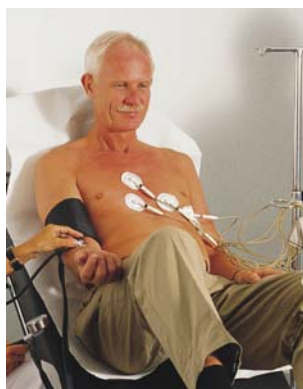
One of the posters tells members they can save \$50 a month on average by choosing a generic drug instead of a brand name. A newsletter graphic shows what an employee's premium pays for and reveals that U.S. companies spend more than \$6,000 a year on each worker's health care. And a payroll stuffer concisely lists "Five Easy Ways to Keep Costs Down."

The nationwide launch of Driver's Ed followed Great-West Healthcare's successful pilot of the employee education program to some 125 clients earlier in the summer. The program meets a need expressed by customers in a survey we conducted in January 2004. Survey respondents said they wanted to educate their plan members on how to use their health plan wisely, but did not have the time or resources to provide the information.

Customers reported that they desired an easy-to-use, self-contained program that would not pose an administrative burden to their HR staffs. About 70% believed Driver's Ed would help educate employees about the factors influencing health care costs, while an overwhelming majority said that in one year the program would likely improve purchasing and decision-making behaviors. Great-West combines this pioneering program with on-line information and decision-making tools.

### Helpful Tools for Informed Health Care Decisions

Health care and Web design experts say an online re-



source should provide a personalized health assessment that shows members how they rate on a health scale of 1 to 10. The site should also feature condition-specific assessments, daily health news, member tips and information to help employees identify unhealthy behaviors and adopt new, healthier ones.

The following tools should also be included:

**Symptom Guide**—that helps members evaluate symptoms and determine whether to see a health care professional.

**Medications**—that provides updated information on proper usage and potential side-effects of an exhaustive list of drugs.

**Complementary Medicine**—that answers frequently asked questions on a full spectrum of complementary medicines (e.g., herbs and supplements), medical systems (e.g., homeopathy) and therapies (e.g., yoga).

**Medical Tests**—that includes medical testing information on hundreds of topics. The topic of mammography, for example, would describe what a mammogram is, why it's performed and other detailed information

**Support Groups**—that lists contact information to help members learn about and cope with diseases and conditions.



**Weight Management**—that offers information on maintaining a healthy weight, factors affecting weight, facts about weight-loss diets and programs, and tools for change.

**Smoking Cessation**—that helps members quit.

To help health plan members make the best decisions, insurers should offer additional online

tools that can be personalized to the individual's plan and specific health care purchases:

- List doctors, hospitals and pharmacies, and provide downloadable directories.
- Compare and aid selection of hospitals based on the member's priorities and specific conditions. For example,

a subscriber should be able to select a treatment or illness, such as digestive system cancer, and identify several facilities not far from home. Then the member should be able to indicate the relative importance of the hospitals' experience in treating this cancer, their mortality rates, their complication rates and their lengths of patient stays. The system then should generate a ranking and narrative explanation.

- Give information and price comparisons for brand-name and generic drugs, as well as prescription histories, mail-order refills and pharmacy searches.

- Present cost information on a comprehensive list of specific procedures and tests. For knee-replacement surgery, for instance, this online tool should show the average total estimated cost for this procedure in-network versus out-of-network. It should also break down the total cost into average amounts paid by the health plan and by the consumer.

- Compare overall facility costs based on several services—much like restaurant guides—using \$, \$\$, \$\$\$ and \$\$\$\$ to represent lowest to highest cost.

A health-literate consumer is an engaged consumer. An engaged consumer helps drive down health care costs—the employee's, the employer's and the nation's. It's a triple play that insurers should move quickly to execute by deploying member education programs and decision-making tools. ■



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