



## **APEXBENEFITS**

### **SESSION GOALS**



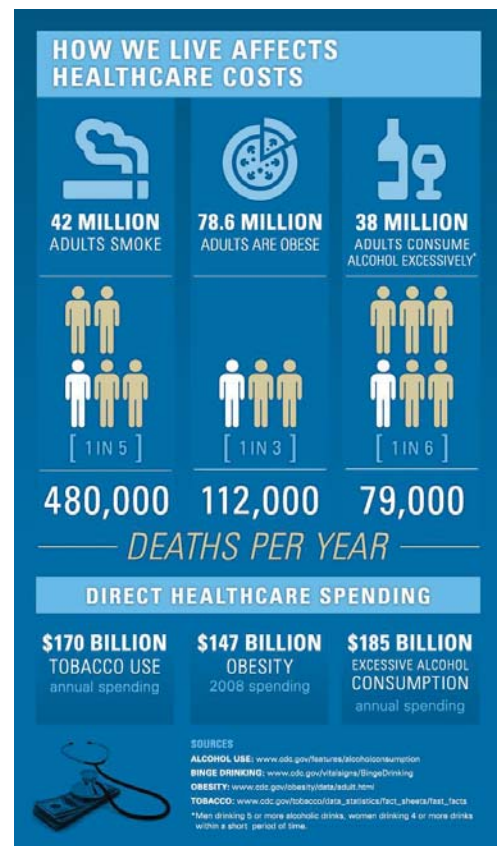
- ✓ Review practical strategies for the everyday healthcare consumer
- ✓ Identify actionable steps to enhance employee engagement
- ✓ Understand the tools that can aid in cost savings
- ✓ Realize small steps can mean big savings

## WHAT'S HAPPENING?

- The **New Norm** – Consumer Driven Health Plans (CDHP) are driving member accountability
- Health care costs have hit the limit of affordability, yet consumers are being asked to take on more of the cost burden
  - 10% average increase since 2013
- When making choices, the vast majority will
  - Go Cheap (less provider choice in return for lower premiums)
  - Forgo Care (both necessary care and unnecessary care)

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## WHAT'S HAPPENING?



Source: Anthem Blue Cross and Blue Shield

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# BEING AN INFORMED HEALTHCARE CONSUMER



- Save Money
  - Short Term
  - Long Term
- Be Your Own Advocate
- Ask Questions

- Target Areas Include
- ✓ Prescriptions
  - ✓ Imaging
  - ✓ Surgery

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## BE A CONSUMER FIRST

**Patient  $\neq$  Consumer**

Patients	Consumers
Receive Care	Make Choices
Don't Ask Questions	Ask Questions
Adhere to or comply with a treatment regimen given to them by healthcare professionals	Accountable for their overall health status and the costs of achieving that health status

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# POSITIVE SHIFT IN CONSUMERISM

Findings from Deloitte's 2015 Survey of US Health Care Consumers suggest consumer engagement is increasing in three important areas:

1. Partnering With Providers
2. Tapping Online Resources
3. Relying on Technology

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# POSITIVE SHIFT IN CONSUMERISM

## 1. PARTNERING WITH PROVIDERS

- 34% of survey respondents strongly believe that doctors should encourage patients to research and ask questions about their treatment
- 58% feel that doctors should explain treatment costs to them before decisions are made



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# POSITIVE SHIFT IN CONSUMERISM

## 2. TAPPING ONLINE RESOURCES

52%

Fifty-two percent report searching online for health or care-related information; additionally, use of social media, patient portals, and performance scorecards is growing.

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One-quarter of consumers say they have looked at a scorecard or report card to compare the performance of doctors, hospitals, or health plans *compared to* 19 percent two years ago.

# POSITIVE SHIFT IN CONSUMERISM

## 3. RELYING ON TECHNOLOGY

- From 2013 to 2015, consumers' use of technology to measure fitness and health improvement goals has grown from **17 percent to 28 percent**
- Use is highest among Millennials, at 45 percent of that group.
- Among consumers with major chronic conditions, tech-based monitoring has jumped from 22 percent to 39 percent in the last two years.

## SETTING THE EXAMPLE - GROUPS GETTING ONBOARD

Some groups are transforming into engaged consumers faster than others:



### POOR HEALTH STATUS

Consumers with major health issues generally show the highest levels of engagement. A promising trend indicating that those who may have the greatest need to be more engaged are moving in that direction.



### YOUNGER

Younger consumers are on a fast upward trajectory, starting at a higher level of engagement and showing greater gains on several measures than other generations.



### HIGHER INCOME.

Although engagement appears to be rising across all income levels, higher-income groups are more engaged than lower-income groups. This may reflect differences in access, awareness, and education.

Source: Deloitte's 2015 Survey of US Health Care Consumers

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## COST SAVINGS BY CASE STUDY

### STEEL DYNAMICS AND CASTLIGHT HEALTH Cutting Healthcare Costs: Turning Employees into Informed Consumers



87% of Steel Dynamics employees were registered to use Castlight.

About 40% of enrolled users return to Castlight on a quarterly basis.

Steel Dynamics estimates it cut healthcare expenditures by approx. \$500k in 2014.

The company is projecting yearly savings of at least \$1.5 million (3 to 4% of it's total medical claims spending) in 2015 and beyond.

Since implementing Castlight Protect, searches of quality and cost information on MRIs have increased 150%.

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## HELPFUL TOOLS AND RESOURCES FOR EMPLOYERS



- ✓ **Health Plan Carrier**
- ✓ **Transparency Tools**
- ✓ **Online Resources/Mobile Apps**
- ✓ **Your Broker**

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## EMPLOYER BEST PRACTICES

- ✓ **Do Your Homework**
- ✓ **Collaborate**
- ✓ **Evaluate**
- ✓ **Communicate**



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## EMPLOYER BEST PRACTICES

### Do Your Homework

- Understand what you already have
- Identify additional tools; determine cost to employer and any potential savings
- Understand your current needs



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## EMPLOYER BEST PRACTICES

### Collaborate

- Brokers
- Health Plan Carriers
- Other Employers
- Your Employees



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## EMPLOYER BEST PRACTICES

### Evaluate Current & Emerging Trends



- Wellness Programs
- Telehealth
- Clinics
- Specialty Drug Programs

## EMPLOYER BEST PRACTICES

### Communicate, Communicate, Communicate

- Develop a Plan – **WHO, WHAT, WHEN, HOW**
- Evaluate as Needed



## EMPLOYEE/CONSUMER DOS



Make the most out of your visit  
Use network providers  
Follow doctor's orders  
Determine best treatment method

At-home  
Doctor's Office  
Urgent Care  
ER

Take Care of Yourself

## Proactive Health vs Reactive Treatment

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## EMPLOYEE/CONSUMER DOS

Choose to be your own health advocate and take control of your health today.



Source: Anthem Blue Cross and Blue Shield

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## WHAT ARE YOUR NEXT STEPS?

**1. Determine what is currently available**

**2. Collaborate with internal and external resources**

Make changes for now, discuss changes for later

**3. Develop a Communication Strategy**

and, stick to it (with ongoing evaluation)!

**THANK  
YOU!**



**QUESTIONS?**