



# Getting Involved

## How to help your employees be smart health care consumers

Think of planning a family vacation — you spend weeks determining where you want to go, and how much you can afford to spend. You ask your friends and family for advice. You read reviews. You look for the best deals and compare prices. And then, once you're armed with that information, you make a well-informed decision and purchase your trip.

Sadly, when it comes to health care, consumers don't make the same effort. "Most health care consumers listen to everything their doctor tells them. They will ask their doctor for a referral and won't go beyond that," says Carla M. Flamm, account manager III at HealthLink. "They don't shop for health care in the same manner in which they make other purchases."

### What is a smart health care consumer?

A smart health care consumer is actively involved in his or her health care. They make educated decisions that will have a positive impact on their physical and financial health.

It's maintaining your current health, but then also knowing where to go and what resources to use to make sure you're well informed to make the right decisions regarding your health care.

### Have you noticed consumer behavior that needs to change?

Although health care consumers are becoming involved — the Affordable Care Act has brought new attention — we have a ways to go. Most consumers believe if something costs more, it must be better. They're skeptical of the idea of value in health care. They assume because it's a lower cost, they receive a lower level of care. Or they think with a lower cost provider, they won't get some treatment they need.

### How do consumers become smart about health care?

Consumers need to understand the importance of maintaining a healthy lifestyle. They should get the appropriate health screenings, take an active role when problems arise and make educated decisions when selecting health care providers.

It's also important to have a thorough understanding of health plan benefits, including how to maximize those benefits.

If a patient is given a diagnosis, he or she needs to feel empowered to ask questions, get a second opinion and control their care. For example, if you need an MRI, you can get it at a lower cost facility. But it takes a complete shift in mindset to even ask.

### **Where do employers come into this?**

It's important for employers to create a health-promoting environment, which starts with upper management. But beyond that, employers can develop wellness programs that positively influence their employees' lifestyles, which ultimately lower costs.

And again, it comes back to ensuring employees understand their benefits and are aware of the costs and value of those benefits, for both employee and employer.

### **How can business owners drive employees towards smarter health care decisions?**

Education and showing the costs is a start. Most people lack the incentive to learn how to navigate the health care system and make smart decisions.

Employers also can adopt strategies to try to create that smart consumer. They can make plan changes; offer a higher deductible plan option; create narrow provider networks; offer telemedicine programs; have on-site clinics or incentivized wellness and disease management programs; encourage or mandate use of centers of excellence for complex conditions; and/or redirect care through utilization management programs.

### **It sounds like a lot of work, so how do employers benefit?**

Studies have shown roughly 30 percent of health care is wasted on unnecessary services. If employers can help create a corporate culture of health and wellness, it's going to improve that.

By giving employees programs and strategies to make them smart health care consumers, it leads to improved health outcomes, more efficient care, reduced costs and absenteeism, and increased employee productivity, morale and retention.

