

Top Three Four Insights on Exchange Consumers for Plans

Insights from the 2016 Consumer Survey



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What Do Today's Consumers Want?

Our Research Goals

Key Questions Guiding the Research



- 1 Which services and features are most valued by health care consumers?
- 2 How satisfied are consumers with the services they currently receive?
- 3 Who do consumers want to provide these services?

Consumer Survey Demographics



Demographics in Brief: Preview of Health Plan Advisory Council Consumer Preference Survey

- National survey of 4,879 consumers reflect a diverse sample: male (49.5%), female (50.5%)
- Age of consumers: 18-29 (27.8%), 30-49 (30.7%), 50-64 (30.3%), 65+ (11.1%)
- Total household income before taxes: less than \$24K (23.7%), \$24K to \$48K (25.3%), \$48K to \$71K (25.5%), and greater than \$71K (25.5%)
- Region where respondents lived: urban (35.8%), suburban (38.4%), small town (11.5%), and rural (14.4%)
- Employment: retired (19.3%), not employer, not looking for work (12.3%), not employed, looking for work (8.9%), self-employed (6.3%), full-time employed (40.1%), part-time employed (13.1%)
- Respondents' type of health insurance coverage included private insurance through their current employer, union or school (43.4%), private insurance bought on the federal or state exchange (7%), private insurance bought on their own from an insurance company (8%), Medicare (15.5%), Medicaid, Medical Assistance and other government assistance plans for those with low income or disability (13.7%), Tricare, VA and other military health care (2.8%), other (.8%), no insurance (6.9%) and don't know (1.9%)

Methodology to Understand Service Preference

MaxDiff Methodology

Illuminates Tradeoffs Between Individual Factors

List of Services	Most Appealing	Least Appealing
Ability to directly email my physicians	<input type="radio"/>	<input type="radio"/>
Help choosing the best health insurance plan for me each year	<input type="radio"/>	<input checked="" type="radio"/>
Personalized suggestions on how to improve my health	<input checked="" type="radio"/>	<input type="radio"/>
Knowing how much I will need to pay when I schedule a doctor's appointment	<input type="radio"/>	<input type="radio"/>

Benefits



Forces respondents to choose between services, removing ability to rate all services as important

Service Preferences and Utility Scores

N=343

A single insurance product covering medical, dental and vision

Most Preferred

5.88

Help choosing the best health insurance plan for me each year

4.16

All scores below here perform worse than random

3.22

Mobile apps to help me make healthy lifestyle choices

1.63

Least Preferred

Top Ten Services for Exchange Consumers

Top 10 Reflect Mostly Affordability and Access Concerns

Top 10 Services Exchange Members Want in Health Care

n=343

1. A **single insurance product** covering medical, dental, and vision
2. **Cash rewards** for following my care plan (such as taking medication and attending a follow-up visit with my physician)
3. **\$25** for completing an **online health assessment**
4. Guarantees my insurance **premium won't increase** if I sign a multi-year agreement
5. Knowing **how much I will need to pay** when I schedule a doctor's appointment
6. Help **choosing the best health insurance plan** for me each year
7. Help **negotiating prices** for medical services with doctors and hospitals
8. **Payment plans** for high out-of-pocket expenses (such as doctor's visits or medications)
9. **Online scheduling** for doctor's appointments
10. A **single point person** for each entire hospital visit and follow-up care

Insights on Exchange Consumer Preferences

1

Consumers want what you already do.

2

Consumers want your money,
but not your advice.

3

Consumers want you to compensate
for others' weaknesses.

4

Exchange consumers prefer discrete
pricing in lieu of estimates.

Consumers Still Looking for Plan to Play a Role

Top 10 Services with Preferred Service Provider

Top 10 Services Exchange Members Want in Health Care

n=343

Preferred Service Provider

1. A **single insurance product** covering medical, dental, and vision
2. **Cash rewards** for following my care plan (such as taking medication and attending a follow-up visit with my physician)
3. **\$25** for completing an **online health assessment**
4. Guarantees my insurance **premium won't increase** if I sign a multi-year agreement
5. Knowing **how much I will need to pay** when I schedule a doctor's appointment
6. Help **choosing the best health insurance plan** for me each year
7. Help **negotiating prices** for medical services with doctors and hospitals
8. **Payment plans** for high out-of-pocket expenses (such as doctor's visits or medications)
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Plan

PCP

Plan

Plans Not Communicating Existing Services

Members Seeking Out Plan Support Across System

Services Seeking Plan Action

Help choosing the best
insurance product for me

Plan as Preferred Provider

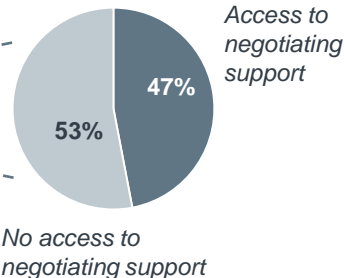
35%

Knowing how much I
will need to pay

32%

Help negotiating price
for medical services

42%



Re-Claim the Crucial Moment to Communicate Value

Anthem Creates One Simple Welcome Package



IMAGE CREDIT: ANTHEM, INC.

Message to Members



"We know you."



"We've got you."



"We're here for you."

Welcome Box

References member and other covered dependents by name.

Offers easy-to-understand product and benefit information

Gives additional resources and contact options

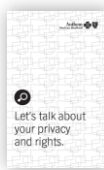
Plan Basics



Quick Tips



Privacy Notice



34% Increase in transactional NPS¹

20% Increase in members who better understand their plan products¹

15% Increase in member clarity around coverage¹

¹) Pilot Results: November 2015 – March 2016. Indiana Individual Members. Survey conducted after Welcome Box received by members. n=1,017

Re-Claim the Crucial Moment... (cont.)



Case in Brief: Anthem

- Nearly 71 million members served by its affiliated companies including more than 38 million enrolled in its family of health plans
- Lines of business include individual and family plans, large and small group plans, Medicare, Medicaid
- Launched a human-centered design process to improve welcome experience for members by simplifying discrete member communications into one clean package to improve members' welcome experience
- Included a URL link to Evidence of Coverage (EOCs), in lieu of sending to members

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Consumers Highly Value Their Own Actions...

Regardless of Earnings, Members Always Want More Money

Overall Rank of Services

By Annual Income of Exchange Consumers

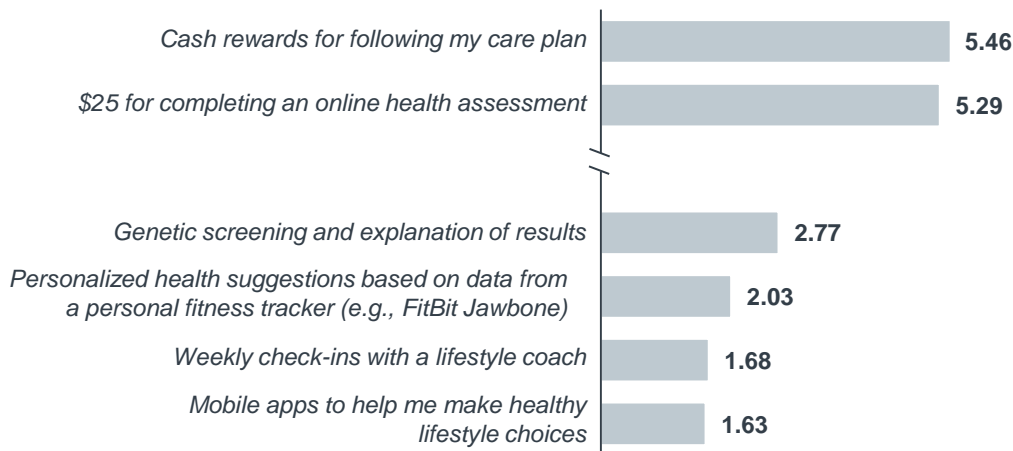
Service	<\$24K	\$24K - \$48K	\$48K - \$71K	>\$71K
Cash rewards for following my care plan	2	2	3	1
\$25 for completing an online health assessment	3	3	2	3

...But Place Low Value on Advice to Improve Them

Personalized Suggestions for Care Consistently Rank at Bottom

Consumer Preference for Financing

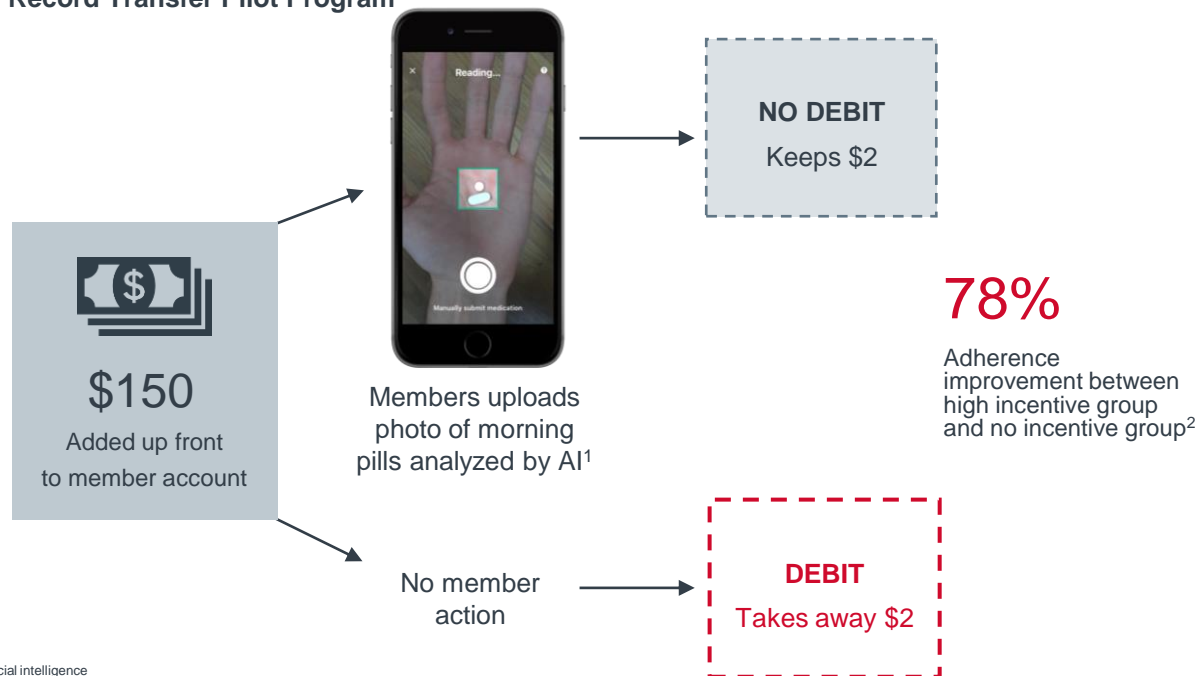
Utility score



Pay Members to Form the Right Habits

Wellth Overcomes Present Bias with Cash Rewards

Record Transfer Pilot Program



1) Artificial intelligence

2) High incentive group received \$3.33 per day; no incentive group received \$0.01 per day

Pay Members to Form the Right Habits (cont.)



Case in Brief: Wellth

- Wellth, based in New York, uses financial incentives to motivate members to increase adherence to treatment by helping them remember and document their actions
- Wellth targets behavior change in members with diabetes, hypertension, cardiovascular disease, heart failure, COPD, and asthma using evidence-based practices, whose adherence to care plans has an immediate impact on near-term utilization and health outcomes
- Members use mobile health platform to track and document adherence to evidence-based actions by taking pictures of their medications, test readings, and lab results, to avoid losing their monthly rewards
- Demonstrated 78% increase in adherence and high participant satisfaction in a trial consisting of 114 randomized individuals with type 2 diabetes, sponsored by large national health plan
- Rolling out larger scale research studies for heart attack readmission reduction at Penn Medicine, heart failure readmission reduction at University Medical Center of Princeton, and diabetes control at ElderServe Health

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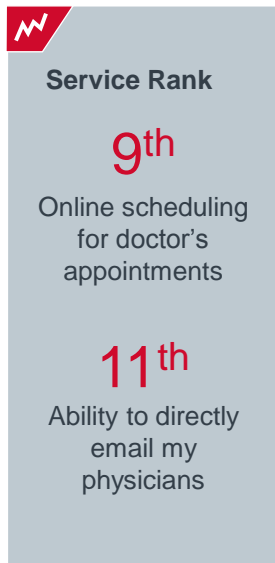
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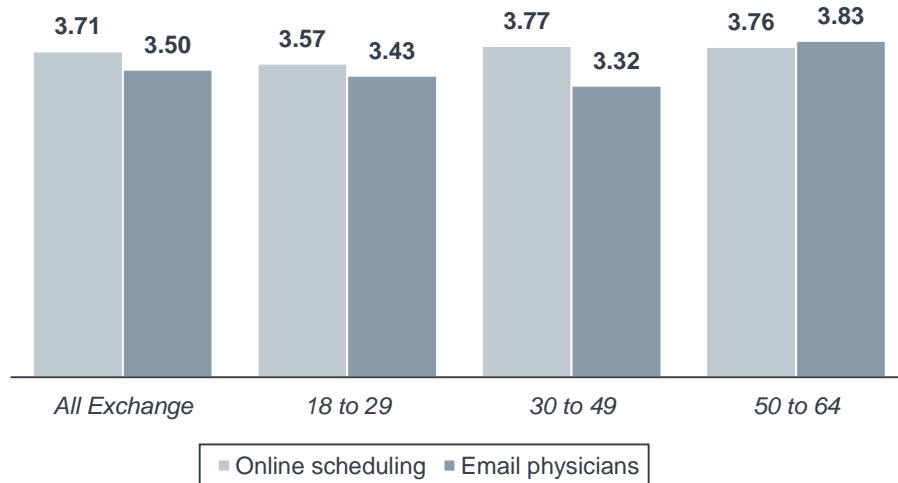
Exchange Consumers Want Easier Access to Care

Online Scheduling and Emailing Physicians Rank High



Utility Score for Easy Access

n=343



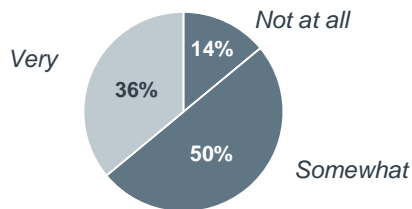
Room for Improvement on Existing Services

Balancing Consumers' Expectations Around Your Role in Access



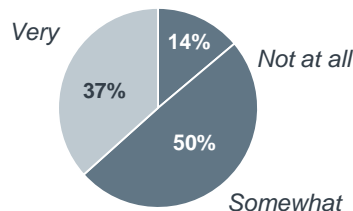
Satisfaction with Online Scheduling

n=343



Satisfaction with Emailing Physician

n=343



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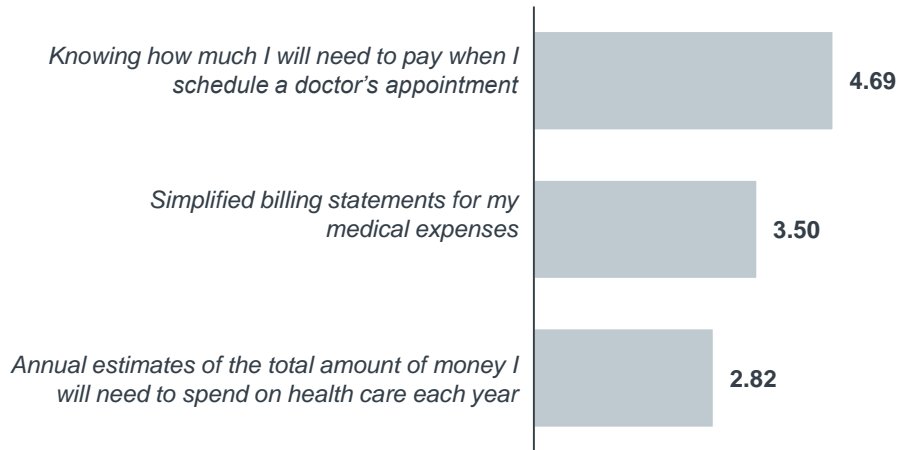
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Simple Reality over a Crystal Ball

Prioritize Discrete Prices Over Pricing Estimates

Consumer Preference for Financing

Utility score



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Webconference Survey



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Thank You!

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