

Top Three Insights on Medicare and Medicaid Consumers for Plans

Insights from the 2016 Consumer Survey



Burcu Bozkurt
Senior Analyst
bozkurtb@advisory.com

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

Illuminate Tradeoffs Between Individual Factors

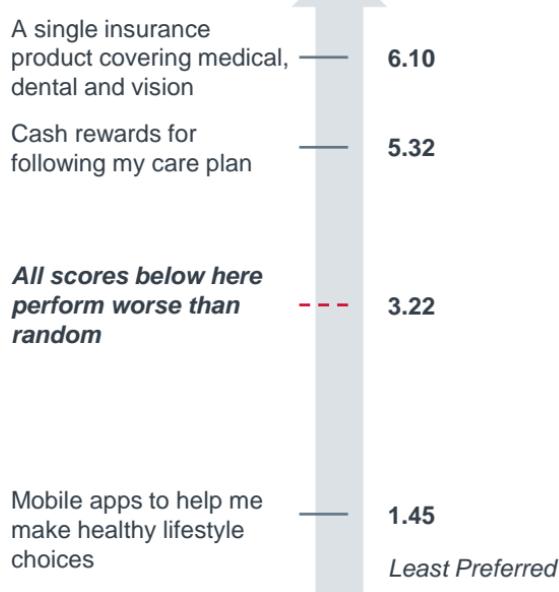
List of Services	Most Appealing	Least Appealing
Ability to directly email my physicians	<input type="radio"/>	<input type="radio"/>
Help choosing the best health insurance plan for me each year	<input type="radio"/>	<input checked="" type="radio"/>
Personalized suggestions on how to improve my health	<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=4,879



Top Ten Services for Medicare Consumers

Top 10 Reflect Opportunities for Enhanced Plan Support

Top 10 Services Medicare Members Want in Health Care

n=755

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. A **single point person** for each entire hospital visit and follow-up care
6. Help **choosing the best health insurance plan** for me each year
6. Suggestions for **less invasive medical treatments**
8. Help **negotiating prices** for medical services with doctors and hospitals
9. **Online scheduling** for doctor's appointments
10. Knowing **how much I will need to pay** when I schedule a doctor's appointment

Top Ten Services for Medicaid Consumers

Top 10 Illustrate Desire for Quick Access and Financing

Top 10 Services Medicaid Members Want in Health Care

n=667

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. **Online scheduling** for doctor's appointments
5. Knowing **how much I will need to pay** when I schedule a doctor's appointment
6. Ability to **directly email my physicians**
7. **Payment plans** for high out-of-pocket expenses (such as doctor's visits or medications)
8. Guarantees my insurance **premium won't increase** if I sign a multi-year agreement
9. A **single point person** for each entire hospital visit and follow-up care
10. Help **choosing the best health insurance plan** for me each year

Insights on Medicare and Medicaid Preferences

1

Seamless physician access is the minimum viable product, especially in Medicaid.

2

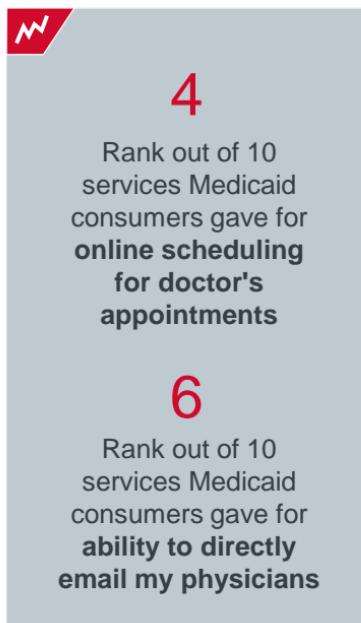
Plans can demonstrate value once members are in their product, especially in Medicare.

3

Medicare Advantage members want more help choosing the best health insurance product.

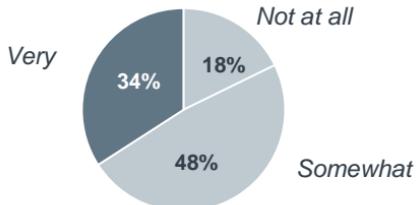
The New Table-stakes for Access

Medicaid Consumers Value Access More Than General Population



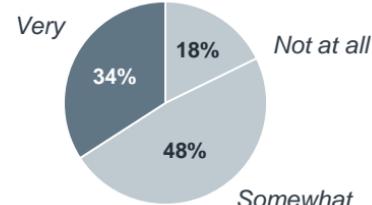
Satisfaction with Online Scheduling

n=667



Satisfaction with Emailing Physician

n=667



Time for Care

Standing Availability Allows for Same-Day Appointments

Sample Provider Schedule

Kelly Phoenix, NP – Monday

Time	Patients
8 – 9 AM	John S Will L Phoenix B
9 – 10 AM	Baxter O Rachel S Russell D
10 – 11 AM	OPEN
11 – 12 PM	OPEN
12 – 1 PM	Marcus H Matt P Marissa S

Walk-Ins

Ms. Hughes brought in her newborn baby with a fever

Mr. Swanson comes in for minor laceration on hand

Ms. Pope had an asthma attack and ran out of her medication

Impact on Plan

→ Avoided ED visit

→ Avoided urgent care visit

→ Improved medication adherence through education

Fewer Visits, More Care

Top-of-License Practice Opens Doors to Primary Care

Resource Utilization



Decrease in ED visits

Primary Care Optimization



No-show rate reduction



Increase in PCP/Care Team seeing assigned patients



Decrease in urgent care



Decrease in hospital admissions

Patient Satisfaction



Patients able to get appointment as soon as needed

Primary Access (cont.)



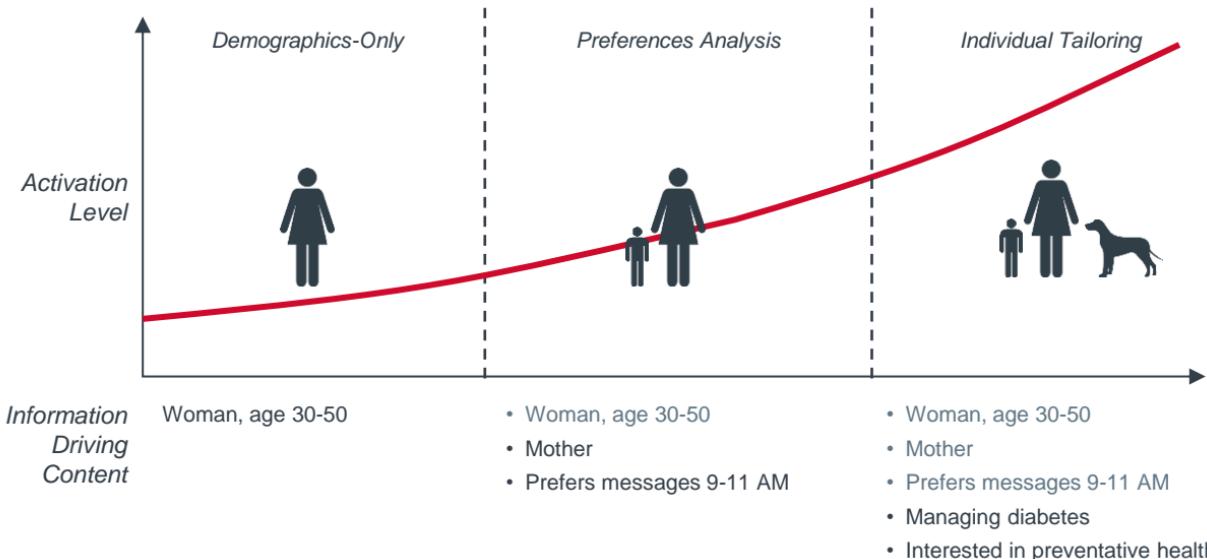
Case in Brief: Group Health Cooperative of South Central Wisconsin

- Not-for-profit managed health care organization
- GHCSCW has its own physician practice that provides care for 82,000 members in the Dane County area.
- GHCSCW launched a same-day primary care access program three years ago
- GHCSCW supported nurse managers that marshalled provider groups for delivery and encouraged flat primary care team structures for easier communication on patient hand-offs
- Members of the extended primary care team keep approximately 30-50% of their schedules open for same-day visits

mPulse Mobile Makes Messaging Personal

Message Relevancy Drives High Response

mPulse Mobile's Insight-Driven Messaging Approach



mPulse Mobile Makes Messaging Personal (cont.)



Case in Brief: mPulse Mobile

- Spun out of secure mobile messaging company MobileStorm in 2015
- Offers health care organizations a consumer-focused mobile engagement solution that drives improved health outcomes and business efficiencies by engaging individuals with meaningful and interactive messages
- Works with leading plans, providers pharmaceutical and wellness companies to activate their customers to adopt healthy behaviors
- Conducted 3-month research study in conjunction with Inland Empire Health Plan (IEHP), a Medicaid and Medicare health plan in Southern California, comparing engagement and efficacy of messaging to 17K newly-enrolled IEHP members
- Study tracked and compared members knowledge of IEHP's offerings and levels of self-activation among study group and control group

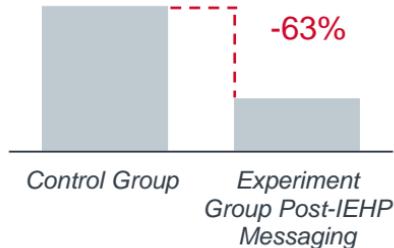
Informing the Medicaid Membership

Message Content Aimed at Improving Plan Knowledge and Utilization

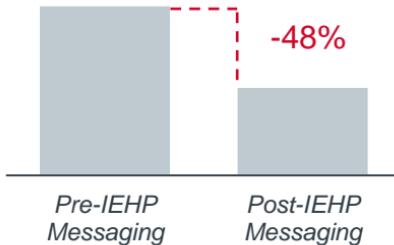
IEHP Messages Aimed at Helping Members:

- Choose a doctor
- Use nurse advice line
- Schedule routine care
- Find an urgent care clinic
- Operate a community resource center
- Health tips and challenges

Members Likely to Seek Care in ER



Members Uncertain How to Get Care



Insights on Medicare and Medicaid Preferences

1

Seamless physician access is the minimum viable product for Medicaid members.

2

Plans can demonstrate value once members are in their product, especially in Medicare.

3

Medicare Advantage members want more help choosing the best health insurance product.

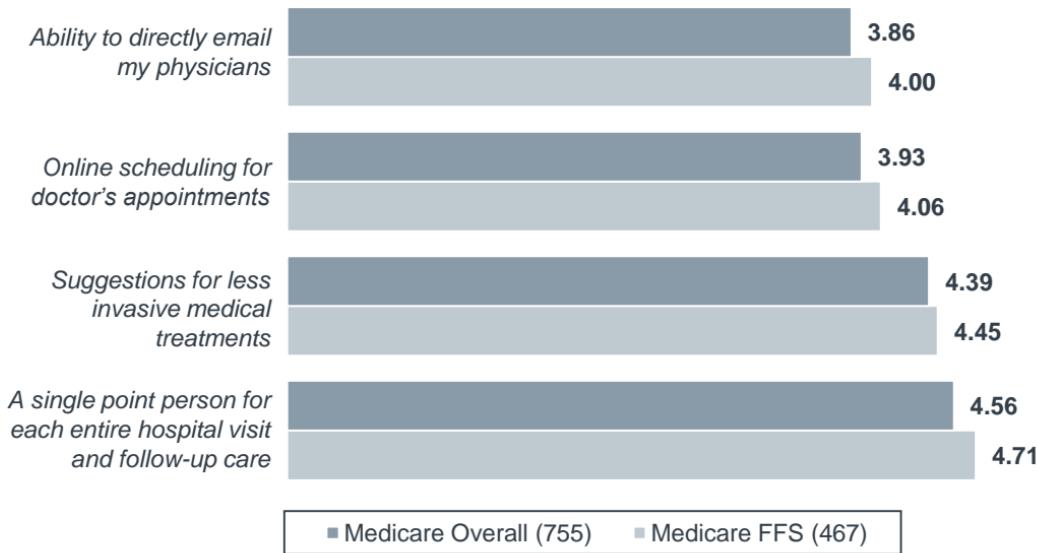
In-Product Support Valued More in FFS Medicare

Prioritize Guidance and Access for Traditional Medicare Consumers

Utility Scores of Services

By Medicare Overall and Traditional Medicare

n=755 overall Medicare; n=467 traditional Medicare



Insights on Medicare and Medicaid Preferences

1

Seamless physician access is the minimum viable product for Medicaid members.

2

Plans can demonstrate value once members are in their product, especially in Medicare.

3

Medicare Advantage members want more help choosing the best health insurance product.

Focus on the Prelude to Enrollment in MA

MA Consumers Seeking Purchasing Guidance

Top 10 Services Medicare Advantage Members Want in Health Care

n=270

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. Help **choosing the best health insurance plan** for me each year
6. Help **negotiating prices** for medical services with doctors and hospitals
7. A **single point person** for each entire hospital visit and follow-up care
8. Suggestions for **less invasive medical treatments**
9. Knowing **how much I will need to pay** when I schedule a doctor's appointment
10. **Payment plans** for high out-of-pocket expenses (such as doctor's visits or medications)

Traditional Medicare Comparison

n=467

Ranked Higher

Ranked lower

Ranked Higher

Insights on Consumer Preferences

Insights

1 Seamless physician access is the minimum viable product for Medicaid members.

2 Plans can demonstrate value once members are in their product, especially in Medicare.

3 Medicare Advantage members want more help choosing the best health insurance product.

Possible Considerations

- Explore ways to facilitate easy and meaningful physician access for Medicaid members.

- Consider embedded care managers and shared decision-making for Medicare FFS consumers.

- Revamp customer service and marketing collateral for potential MA members.

Relevant HPAC Resources

- How to Influence Where Members Seek Care (*coming soon!*)

- [Care Management Opportunity You're Missing](#)

- [MA Stars Improvement Guide](#)

Webconference Survey



Please take a minute to provide your thoughts on today's presentation.

Thank You!

Please note that the survey does not apply to webconferences viewed on demand.