

# Health Insurance Insider

KMC Consulting, Inc.

[www.KMCConsulting.net](http://www.KMCConsulting.net)

Summer 2015

## *The Essence of Health Consumers*

### Consumerism in the healthcare industry

When it comes to navigating the healthcare system, what kind of “healthcare consumers” are your employees? Based on a 2012 survey of healthcare consumers from across the United States, the research firm *Deloitte Center for Health Solutions* created six broad categories that capture the nature of various healthcare consumer types:

**Casual & cautious** (34% of U.S. healthcare consumers) - Cost-conscious, not engaged in their own health, have no immediate need to consume healthcare services.

*17% of the U.S. healthcare population are happy with their healthcare, but eager to learn about new technologies and healthcare alternatives.*

**Content & compliant** (22% of U.S. healthcare consumers) – These individuals comply with and follow their healthcare plans, and they are happy with their healthcare providers and insurance plans.

**Online and onboard** (17% of the healthcare population) – Happy with their healthcare, but are eager to learn about health online and are looking for healthcare alternatives and new technologies.

**Sick and savvy** (14% of the U.S. healthcare population) – These individuals consume significant levels of healthcare products and services because of their health conditions. They also communicate well with and partner with their healthcare

## **30-Day Rule Reminder**

Employees must request enrollment on your group’s health plan **within 30 days** of the loss coverage elsewhere or another life event triggering the special enrollment (marriage, birth, adoption, placement for adoption).

[www.dol.gov](http://www.dol.gov)

## **HIPAA Health Factors:**

- Health status and medical conditions (including physical & mental illness)
- Claims experience, receipt of health care
- Medical history, genetic information
- Evidence of insurability
- Disability

[www.hhs.gov](http://www.hhs.gov)

providers to make sound treatment decisions.

**Out and about** (9% of U.S. healthcare consumers) – These individuals are looking for alternative healthcare options and prefer to customize the services they wish to consume.

**Shop & save** (4% of U.S. healthcare consumers) – Individuals in this category actively look to save money, and they are also willing to switch products and services for better value.

By having a better understanding of the healthcare consumer-types in your group, you can help to

shape attitudes and perceptions to create an atmosphere of “responsible” healthcare consumerism.

[www.deloitte.com](http://www.deloitte.com)



## Communicating Healthcare Benefits

Tips and strategies for effective communication across your workforce

In an effort to meet your company’s healthcare benefit goals, practice communication in your workforce that’s broad-based and far-reaching. Ensure that your healthcare benefits communications are on an ongoing basis, *not* just once a year at the time of open enrollment. Consider the following tips and strategies to facilitate effective healthcare benefits communication across your workforce.

**Determine the communication channels that work best for your group** – Consider combining several of these methods: in-person meetings, publications (including letters, postings on bulletin boards and in common areas, newsletters),



email, posting on your company’s Intranet page, if applicable.

**Solicit feedback** – When making significant changes to your group’s health plan, consider using focus groups, surveys, and employee committees to obtain feedback and disseminate information.

**Keep it simple** – Avoid jargon if and whenever possible; communicate health plan

benefits to employees and retirees in a simple, straightforward manner. Provide your group with information in a concise way that addresses important things like making coverage choices that best meet their needs and locating healthcare providers.

*The content in Health Insurance Insider is for information and educational purposes. [Contact me](#) to let me know of any topics that you’d like addressed in future issues, or to request a formal healthcare benefits consultation.*

*-Kelly M. Canary*

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