



The new world of health exchanges under health care reform raises important questions about how to support consumers as they enroll in health plans. Based on a PBGH survey of more than 1,000 employees and the behaviors of 125,000 users of online decision support, a few practices are likely to be especially effective.

one Decision support tools should include information on all six aspects of plan choice that different employees identify as priorities:

1. The consumer's premium share
2. Which doctors are covered
3. The ability to choose any doctor or hospital
4. The yearly cost of care based on expected use of services
5. Coverage for specific services and health problems
6. The quality of doctors and other providers

two Provide a mix of print, online, and phone decision supports; all are important.

three Make available plan comparison charts that can be printed, scrolled online and circulated via PDF.

four Dedicate additional resources to the fifth of the population that needs additional information to understand more complex aspects of plan choice, such as health plan rules, covered doctors, or coverage for particular services

five Provide support for vulnerable people—those who lack online resources, are sicker, and/or have family members who need care. Decision supports should include comparisons of tangible, immediate benefits of health plans, such as 24 hour nurselines or care management services.