



Five Things That Matter When Members Choose Health Plans

HR STAFF

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

1. Employee share of premiums
2. Which doctors are covered
3. The ability to choose any doctor or hospital
4. The cost of getting care
5. Coverage for specific services
6. The quality of doctors and other providers

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

three Make available plan comparison charts that can be printed.

four Dedicate some resources to the 20% of members that need 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.