PBGH
**PACIFIC BUSINESS
GROUP ON HEALTH**

Tips to Encourage Employee Use of Plan Cost Tools on Plan Website(s)

PBGH TIP SHEET

Health plans online cost calculator tools can be a powerful tool to help employees better understand and use their benefits in ways that maximize their health care experience and minimize the cost of care. But in order for employees to take advantage of these tools, health plans require consumers to register on their websites.

PBGH suggests members consider the following tactics to encourage employees to register online and use their plan's cost calculator tools.

one **Direct Incentives**: Provide cash or other incentives per employee registration. Your health plan can track and report on registrations to site.

    a. Possible individual incentives include free downloads from iTunes music store; e.g. gift card; deposit into HSA account.

    b. Possible group incentives include an event, lunch, or similar reward for the department or division with the highest registration rate among employees.

two **Reporting and Analytics**: Understanding how employees use the tools now is important for encouraging widespread use. Ask your health plan for reports on:

    a. Member website use including registrations, visits per registered user, and session times on website.

    b. Most frequently used content.

    c. Demographics of registered users and frequent visitors – who is using the content?

    d. Health plan member/user survey results: which are the highest valued online services inside the cost calculator tool? This information is generally available from website analytics companies.

With this reporting, tweak the following:

    e. Encourage health plan to isolate most used pages or tools and bring them forward in the navigation.

    f. Find where "drop offs" occur – where employees leave the site, close the browser, or bounce rapidly back and forth between pages. This may indicate frustration with a confusing element or an inability of the member to proceed through the process.

    g. After a critical mass of registrations has been achieved, ask your plan to track shopping services tools by demographic category or plan design type of your employee population. This allows identification of characteristics of employees most likely to use these tools.

three **Communications and Messaging**: Telling employees to register may not be as effective as integrating the need to register on the site with other benefits, such as the ability to shop for care and save money. Thus, identify how shopping services tie in to your overall health benefits strategy and communications and tailor communications to larger themes of personal responsibility, choice, best in class tools and services, staying healthy, and spending wisely/value-based benefits. Messaging ideas include:

a. "Top Ten Ways You Can Save Money" including using cost calculator shopping service tools (via registration) including on HR portal.

b. "Next time you are looking for a doctor, go here" or integrate messaging with annual health fairs, prevention and screening drives, and any health-related reminders.

Communications Tactics:

c. A key dissemination tactic is to have a pop-up window or prominently-displayed reminder at the top of the HR webpage.

d. Ask "influencers" such as shift managers, line leaders, department heads, and others to mention the care shopping tools available on the plan website and direct interested employees to HR portal for instructions.

e. Peer testimonials are particularly powerful: identify employees who have recently used the health plan portal and shopping services and had a positive experience to share their story with others, encourage other employees, and disseminate messaging around their story "in their own words" in communications materials.

f. Promote the target health plan website services at your organization's onsite health clinics, at preventive screening events, health fairs, wellness programs and other health related activities.

four **Open Enrollment/Onboarding of New Employees**: Open Enrollment or any new hire is a key time to encourage employees to register on the plan website as part of a standard process.

a. Integrate flyers, hand-outs, member card stickers, and other physician reminders and messaging in open Enrollment materials that use the "Steps to Register" above.

b. Add "Registering on Plan Website" to standard checklist for New Hire Orientation or first day tasks.

c. Similarly, leverage health plan promotion of these tools during enrollment into new plan or product. Identify the health plan's key online services and connect your thematic communications with the overall plan services communications. For example, plan services includes help with finding a doctor or hospital, tools for benefits management, wellness, personal health management, shopping for services, save money; and all of these should lead to the integrated cost estimator tool.

Engagement Best Practices[1]

one   Use incentives: Incentives should be rewarded not just based on registration but also based on performing a doctor search or cost calculation.

two   Design an e-mail campaign featuring incentives and easy to follow instructions (see companion piece "Guide to Using Online Shopping Services.")

three   Phase in the promotion strategy: early adopter employees will use the tool first, and then encourage others, so reminders and follow-ups to the original e-mail are helpful. Share interactive demonstration videos, conduct online training sessions, or hold town halls when possible.

four   Engage spouses and dependents with a home print campaign: mail similar materials to the home address or include in open enrollment materials.

five   Engage influencers and stakeholders: ask line managers, team captains, and other central communicators to mention he health plan shopping tools. Ask employees who have used the tools to offer testimonials and share via brief videos on the HR portal.

six   Make the health plan shopping tools stand out in your existing benefits communications, using the messaging above.

seven   Make registration and a health plan shopping tools "walk through" a part of the new hire onboarding process.

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1 The engagement best practices courtesy of Castlight and reflect their experience with deployments.