Difficulties consumers face in choosing health plans—and how decision support can help

The findings and solutions that follow are based on the Plan Chooser, a decision aid PBGH provides for members to help employees choose a health plan, and on consumer research PBGH conducts to inform the design of Health Insurance Exchange plan choice decision software.

1. Personal accounts make the difficult task of choosing a health plan even harder for many people.

   **Decision support solutions:**
   - Provide yearly estimates of time-of-care costs based on expected utilization that incorporate employer account seeding, wellness incentives, or other funds
   - Provide an array of ways for the workforce to learn about personal accounts year-round
   - Personalize plan comparisons by user preferences

2. Many people overestimate the impact of deductibles on total annual spending and choose a more costly, higher premium plan.

   **Decision support solutions:**
   - Provide a time-of-care cost calculator to show realistic yearly cost estimates for each benefit design
   - Balance presentation of cost-share amounts with overall time-of-care cost estimates

3. Health plans rarely show members how to save money.

   **Decision support solutions:**
   - Provide personalized budgeting tool incorporating contracted fees and member coverage
   - Automatically present alternative treatments, care options, and settings
   - Use smart apps to alert the workforce to wise benefit use, care options, and available cost savings
4. Doctor choice matters to many people, but they often find it difficult to integrate information about provider choices when comparing plans.

Decision support solutions:

- Provider alternative paths to find a health plan: search for a provider and find affiliated plans or search for a plan and find affiliated providers.
- Incorporate available medical group/provider quality information into plan comparisons
- Simplify searches by aggregating providers across plans into a single doctor directory
- Enable search for providers and practices in proximity to employee's home
- Distinguish between provider and health plan quality performance

5. Distinct consumer segments prioritize different dimensions of health plans when choosing among them.

Decision support solutions:

- Include all dimensions in decision support, not just cost and covered services
- Share of premium cost
- Doctors affiliated with plan
- The flexibility to choose any doctor or hospital
- Costs of getting care
- Coverage for a specific medical service
- Quality of doctors and other providers
- Customize plan compare display to user preferences, placing user-preferred dimensions in primary display, followed by supporting information
- Summarize information to reduce the volume of content