

Under the influence

Disease management and wellness program features can sway health plan choice

By Ted von Glahn

Employees face increasingly complex choices when selecting a health plan. More than ever, they need information to match care and budget preferences with the best health plan option.

Not surprisingly, survey results from the Pacific Business Group on Health show that cost and availability of a personal doctor are the most important health plan features to more than half of employees. However, PBGH data also suggest that for a significant number of employees, wellness and disease management programs are an unexpectedly high priority — a finding that can guide employers' communication strategies for promoting such programs.

PBGH and its members developed the Health Plan Chooser tool to help employees evaluate their health plan choices and make informed decisions. Over the past four years, PBGH has tested and tracked Health Plan Chooser usage with tens of thousands of employees from nine large employers, including Wells Fargo, Union Bank of California, and the University of California.

Our data show that employees used the tool to selectively compare plans on the disease management and wellness features they care about. For example, those interested in arthritis or pain management support selected these services from a menu of options, and the Chooser tool created a feature-specific comparison chart summarizing multiple plan offerings.

Research shows 20% to 50% of Chooser users identified wellness and disease management programs as key features they consider when evaluating health plans. Further tracking data reveals that employees' interest in these programs extended beyond the abstract; Chooser users sought detailed information on individual

programs and compared plans based on the specific disease management and wellness services they offered.

Additionally, users demonstrated clear preferences for certain programs. Within the wellness category, 72% of respondents said weight management offerings were important to them, another 18% were interested in health risk appraisals and the remaining 10% were attracted to smoking cessation programs.

Within the disease and health condition management category, asthma and pregnancy programs were of interest to the greatest number of employees — upwards of 20% of users searched for more detailed information about these plan services. A substantial number also picked plans' depression and diabetes support services as relevant to their carrier decision.

Given that disease management and wellness programs appear to be an important plan feature for employees, employers can engage their workforce by highlighting these offerings in benefit communications as well as in open enrollment materials. Ultimately, employee awareness of disease management and wellness services — generally already available through existing vendors — may enhance their participation in such programs, improve health care decisionmaking and help reduce the medical costs and absenteeism associated with chronic disease. —E.B.N.

Ted von Glahn is the director of consumer engagement programs at the Pacific Business Group on Health, a coalition of 50 large health care purchasers dedicated to improving health care quality while moderating costs.

The Health Plan Chooser is just one tool developed by PBGH to help employees evaluate their health plan choices and make informed decisions.

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