

Public likes consumer-driven idea

More than half of employers say they intend to offer this option sometime in the next five years

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WASHINGTON — Even though most Americans are happy with their current employer-sponsored health insurance, nearly half said they would consider switching to a new consumer choice health plan if given a chance.

More than half of the businesses asked said they either currently give their employees that chance, or intend to offer it to them sometime in the next five years.

Those are among the findings of two surveys conducted by Public Opinion Strategies and released by the Health Insurance Association of America.

"This study clearly shows that consumers are ready to look at new alternatives for health care financing," said HIAA president Donald Young, M.D., "and we expect consumer choice health plans will quickly and dramatically increase in acceptance over the next five years."

According to Young, consumer choice health plans give consumers incentives to help control their own health care spending and to get more involved in their health care decisions.

Overall, 67 percent of the people who have health insurance benefits through their jobs expressed satisfaction with their current coverage, up slightly from previous years.

Still, 44 percent of those surveyed said they were at least somewhat likely to switch to a new consumer choice health plan. Perhaps not surprisingly, those less satisfied with their current coverage and those with already high deductibles or premiums expressed a greater likelihood of switching.

While those nearing the age of retirement appear less likely to switch than younger workers, consumers at all levels of income and educational attainment embrace the new approach equally.

Consumers want more information about how these new plans work.

"People want detailed answers to their questions about how these new style plans differ from their current coverage," said pollster Bill McInturff.

But, he said, once people have the information, they generally react positively and "appreciate the opportunity to be more engaged and assume more control over their own health care."

Employer Survey

In a separate survey, 13 percent of the employers asked said they were likely to offer a consumer choice plan to their employees next year, and another 27 percent say they intend to do so sometime in the next five years.

More than 4 out of 10 employee benefit executives have some knowledge of these new plans, with the greatest familiarity among executives at larger businesses.

Although some employee benefits executives expressed concern about the complexity of the new plans, consumers consider themselves capable of assuming additional responsibility for their own health care choices, the surveys show.

Among those few companies already offering these types of plans, employee benefit executives say they are working well, both for the employees and for the company.

Sometimes called consumer-directed, consumer-driven or consumer-centric health plans, consumer choice health plans encompass a variety of approaches to health care financing designed to engage the consumer more directly in health care purchasing decisions, resulting in improved consumer awareness of health care costs, as well as greater attention by patients to the appropriateness and quality of care.

The surveys tested two alternative models for providing consumer choice health plans, one relying on a health savings account combined with a traditional high deductible health insurance policy, the other using technology to allow the consumer to custom design their provider network and copayments. McInturff said both approaches tested better than he expected.

The consumer survey questioned 600 privately insured adults under the age of 65, providing a margin of error of 4 percent. The employer survey asked for the opinions of 200 benefit executives at companies with more than 100 employees, giving a margin of error of 6.9 percent. □