

Consumer-Driven Health Plan Design Drives Success, Customer Satisfaction - PRNewswire

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The design of consumer driven health plans (CDHP) is what drives their success, Karen Atwood, Blue Cross and Blue Shield of Illinois' senior vice president for National Accounts, said today in response to the EBRI/CF "Consumerism in Health" survey. Atwood participated in a panel of national experts EBRI/CF invited to Washington, D.C., to provide commentary.



"Through the survey, EBRI and CF have given the industry valuable insight into consumers' views on CDHPs," Atwood said.

Blue Cross and Blue Shield of Illinois is a division of Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC), which also operates the Blue Cross and Blue Shield of New Mexico, Oklahoma and Texas Plans. Across these Plans, the number of members in CDHPs grew from 12,000 in 2004 when they were launched, to 275,000 in 2006. According to Atwood, 45 percent of members who are offered both CDHPs and more traditional preferred provider organization (PPO) plans choose CDHPs.

"The goal of consumer-driven health is to get people to think about how they access services, not to discourage access. Some 30 percent of the Plans' BlueEdge Health Savings Account members access their wellness benefits, which is comparable to the rate among the Plans' PPO customers," Atwood said. "Strong CDHP programs include medical management and wellness programs to ensure that people receive the care they need."

To these ends, the Plans' standard CDHP programs include first-dollar coverage for qualifying preventive services and often include the same broad networks of contracting hospitals, physicians and other providers offered to PPO and health maintenance organization (HMO) members. These standard CDHP programs also incorporate the Blue Care Connection(SM) medical management program.

Atwood explained that in addition to offering account-based plans, the keys to success include providing a simple and easy-to-use product with effective customer service, which can help members navigate their health care benefits and services. She also said consumer-driven plans should offer significant network choices, incentives that reward members for accessing medical care when they need it and saving at other times, and information and tools that can help members better understand the choices available to them.

"The industry's knowledge and understanding of consumer-driven health continues to grow. The more we know, the more we can encourage our members to become more active in their health care decisions and be better informed about the cost and quality of care they receive," Atwood noted. "Our experience in the market, along with information from surveys like the EBRI/CF's, will help us develop new ways to address health care affordability and value from both the demand and supply side."

About Blue Cross and Blue Shield of Illinois

Blue Cross and Blue Shield of Illinois, a division of Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC), is the largest health insurance company in Illinois. It began in 1936 as Hospital Service Corporation with the Blue Cross symbol officially adopted in 1939. Currently, Blue Cross and Blue Shield of Illinois provides health insurance coverage for 6.9 million people.

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