

Employers' Promoting Competition: Seeking Answers -- Facing Uncertainty

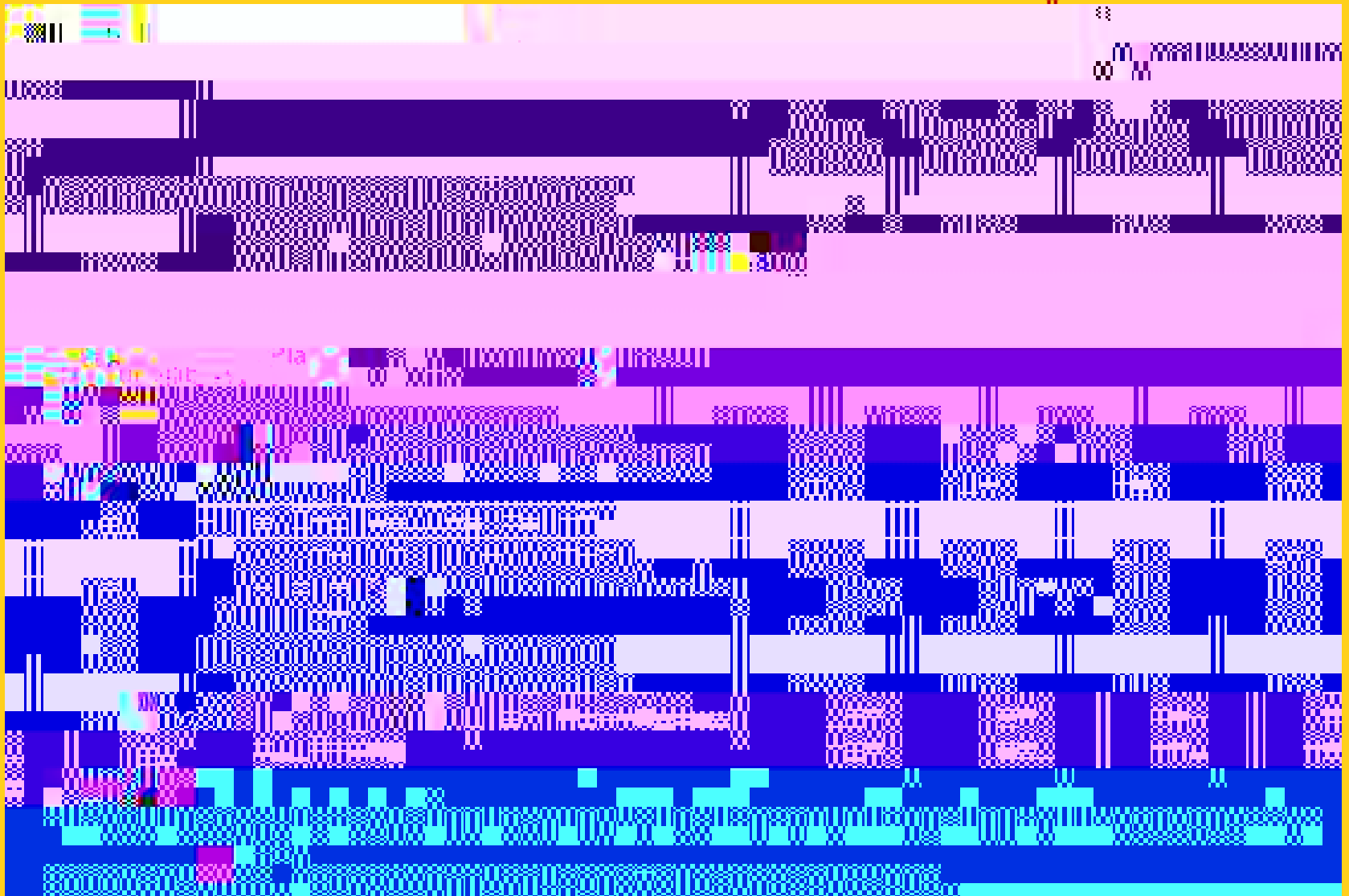
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FTC Panel on Competition
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Distribution of Health Plan Enrollment for Coverage





Health Plan Choosers: One Indicator of the Potential for Engaging Consumers

The screenshot displays the 'Wells Fargo Medical Plan Chooser' interface. At the top, there are navigation tabs: 'About Plans', 'About You', 'Costs', 'Doctors', 'Quality Ratings', and 'Feedback'. The 'Quality Ratings' tab is selected, and a green arrow points to it. Below the navigation, there is a section titled 'Quality Ratings' with a sub-header 'Learn what makes one health plan stand out from another and how to get quality care and service. Look for performance ratings in the following areas to decide which health plan can best meet your needs. [Read more about Quality Ratings.](#)'

Below this text, there are several columns of data representing different quality indicators. The columns are: 'Rate or Remove', 'Hewitt Indicators', 'Customer Service and Business', 'NCOA Systems for Quality Care and', 'Team Member Satisfaction Rating', and 'Health Plan'. Each column contains a star rating (from 1 to 5 stars) and a corresponding health plan name. For example, 'PacifiCare SVA Value Network' has a 4-star rating in the 'Rate or Remove' column and is 'Not Rated' in the 'Health Plan' column. 'Kaiser - Northern' has a 4-star rating in the 'Rate or Remove' column and a 3-star rating in the 'Health Plan' column. 'WF Definity Health Plan:Gold!' has a 3-star rating in the 'Rate or Remove' column and is 'Not Rated' in the 'Health Plan' column.

At the bottom of the page, there are buttons for 'Continue Rating Plans' and 'Finish', a 'Format for Printing' button, and links for 'Terms of Use' and 'Privacy Policy'. The footer also includes the copyright information: '© 2002-2003 Pacific Business Group on Health.' and 'Copyright 2003'.

Member Ranking based on

- Premiums
- Out of Pocket Costs
- Physician Selection
- Plan level quality indicators
- Plan Features and Services

Measuring Provider Quality and Cost-Efficiency to Improve Value

Actual Distribution of Physicians by Quality and Efficiency

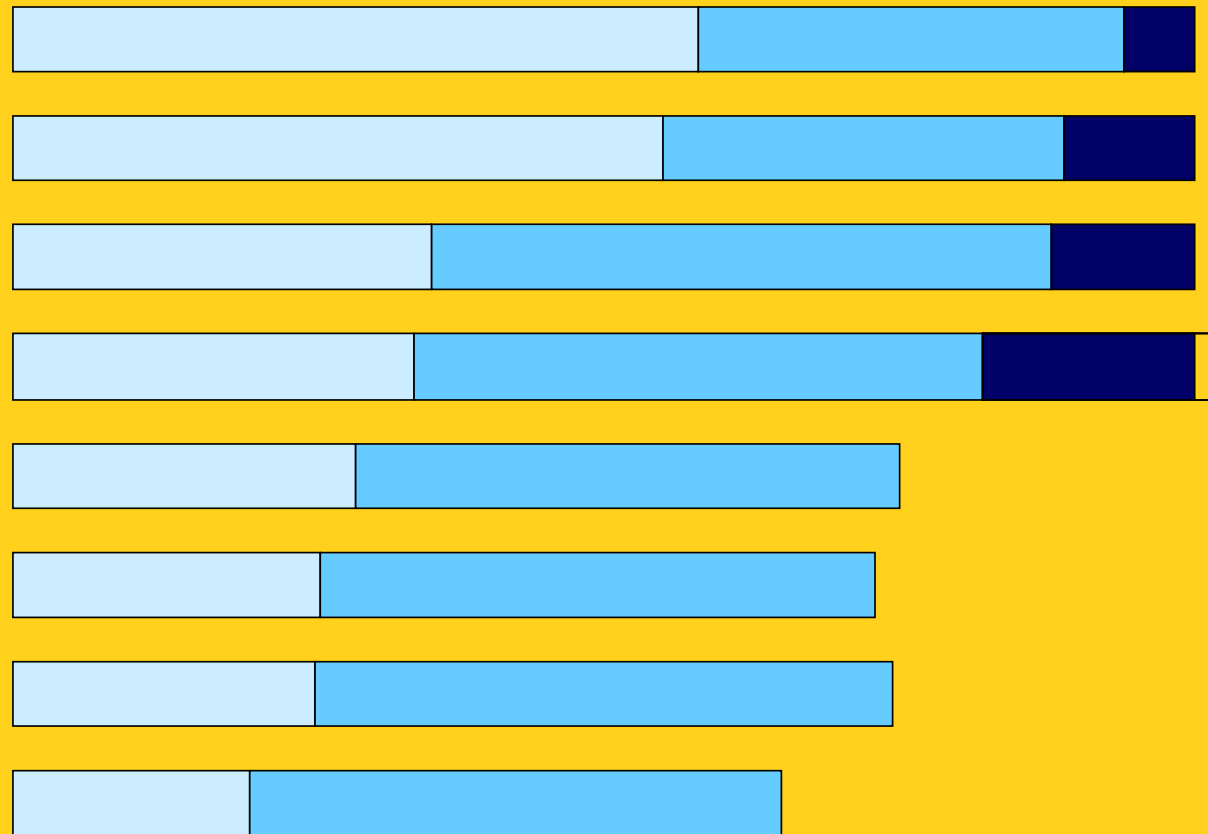


Purchasers' Expectations for Health Management and Care Coordination

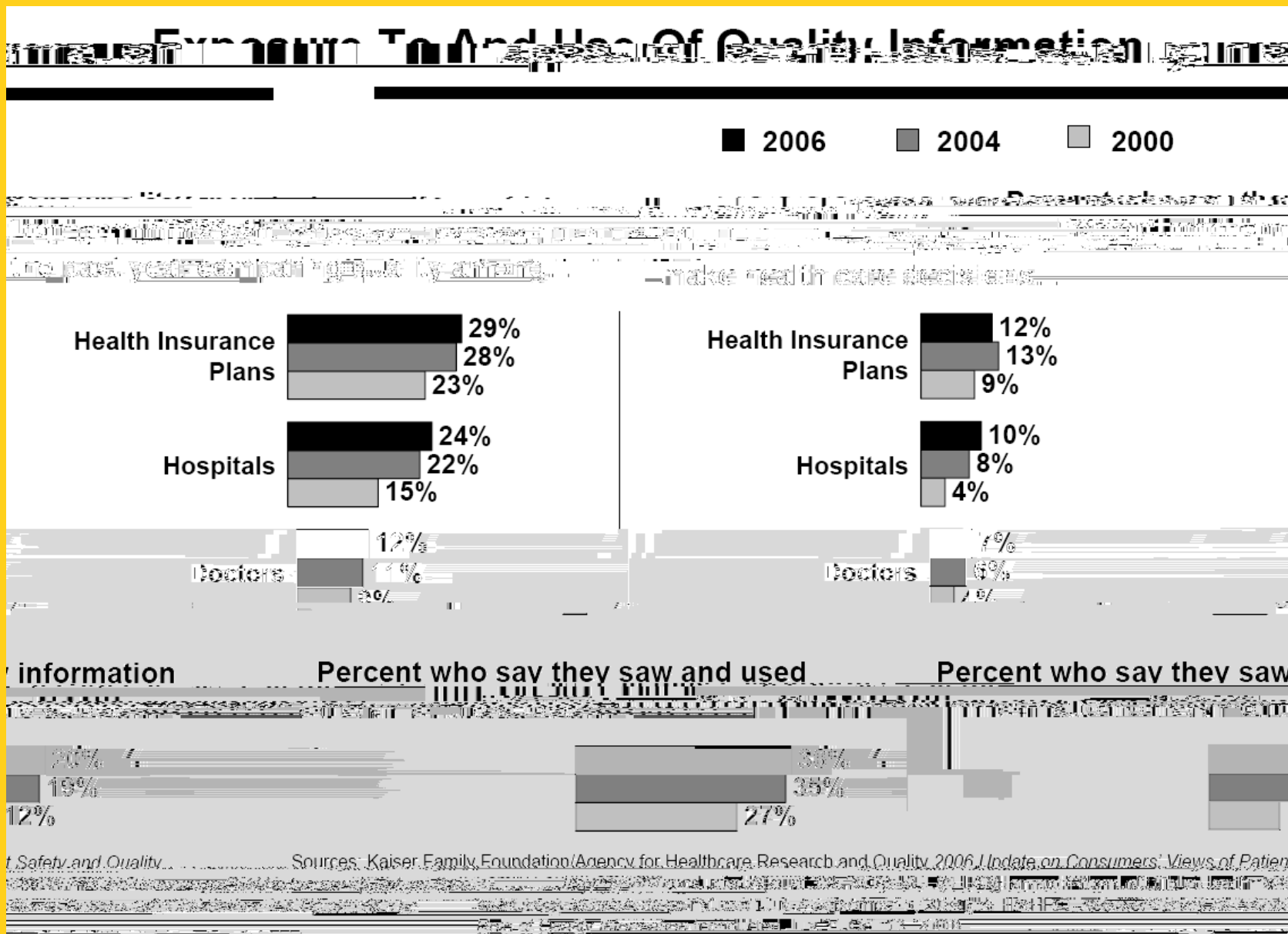


Over half the consumers want information on best MDs/hospitals, but believe plans are not providing it to them.

Types of Information Health Plans (Provide):



What's the data say...



16 million using health care quality information for physician choice: “Very Low” or “Very High”?

Saw information on quality among...

Health Plans 29%

Hospitals 24%

Physicians 12%

Used the information in making a decision...

% and **Number**
of all Americans

12% **26 Million**

10% **22 Million**

7 % **16 Million**

Source: Kaiser Family Foundation et al., *National Survey on Consumers' Experiences*, 2006

To Learn More and Additional Resources

- § www.pbgh.org — an overview of PBGH programs and initiatives
- § www.healthcaredisclosure.org — Consumer Purchaser Disclosure Project, good source for background and resources on the value agenda
- § www.kff.org — Kaiser Family Foundation, good source of data on national policy; health care cost and trends

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