

INFORMED ENROLLMENT



Tailored Informed Enrollment Strategies Move the CDHP-Adoption Dial

A large national corporation had award-winning wellness strategies in place — from innovative be-fit campaigns and onsite ambassadors to disease management support and self-serve kiosks. Its Human Resources department was using every best practice in the book for improving employee productivity and wellbeing.

HIGHLIGHTS

Employee Population:

Large percentage customer service staff, followed by sales and distribution

Solutions:

Informed Enrollment

Now, the company was focused on helping employees become more accountable for their healthcare service use and more involved in choosing the right benefits for their specific situation. The company also wanted to reduce the percentage of employees who were over-insured and to better control long-term costs.

One tactic used to reach those goals was to move more low-risk employees to the company’s Consumer-Driven Health Plan (CDHP). The underlying assumptions of the CDHP were that a healthy, stable employee would choose this type of plan because of its lower premiums, and that the employee would utilize fewer unnecessary healthcare services if more of the employee’s money was being used to pay for the services.

During the previous enrollment period, efforts directed at increasing CDHP participation had fallen short. Only 15 percent of employees chose the CDHP, while 75 percent opted for the plan that cost the company the most to implement.

For the next open enrollment period, the company wanted to better engage employees to take control and choose the best health plan for their needs, and significantly increase the number of employees electing to participate in the CDHP.

Course of Action

First, the employer hosted a focus group to better understand employees’ benefit decision-making. HR learned that while benefit choice adds value, employees had trouble navigating the options. They wanted to know — at-a-glance, in a simple format — what would work best for their particular situation.

The company turned to Truven Health AnalyticsSM, formerly the Healthcare business of Thomson Reuters, for assistance. The Informed Enrollment solution from

Truven Health offered an immediate way for employees to receive personalized communications during open enrollment — the perfect answer for employees who needed help making the right benefit plan choice.

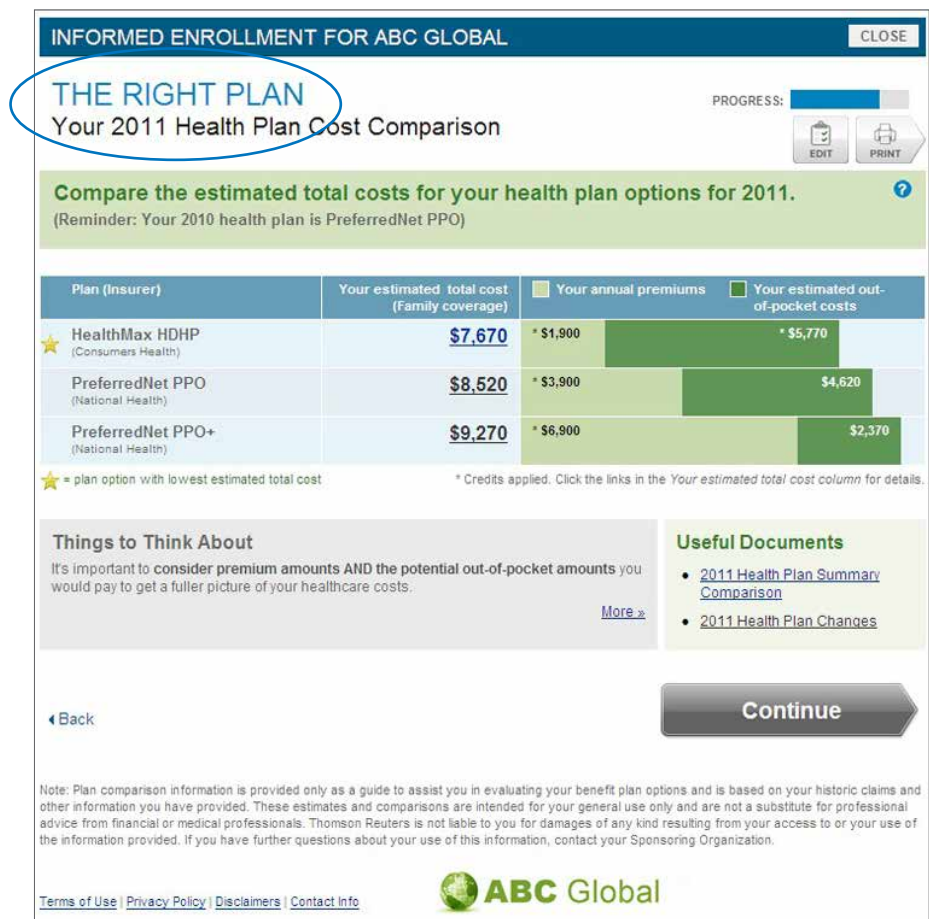
Through Informed Enrollment, Truven Health works with employers and their vendors to provide data that is integrated directly into enrollment systems. The data is then turned into easy-to-understand communications, customized for each employee.

At the heart of the Informed Enrollment solution is a custom view of each employee's historical healthcare cost and utilization summary. In addition, each employee is provided with an at-a-glance comparison of benefit plans tailored specifically to the individual's circumstances (See Figure 1). Employees can easily customize the comparison even further by adding information about anticipated changes.

Without searching for old documents and adding up previous expenses, employees can see right away how their healthcare needs and costs have played out in the past, and which current plan choice makes the most sense for the coming year.

The company opted to deploy Informed Enrollment content via written communications and online information through the company's employee web portal.

Figure 1: Options at-a-Glance



Results

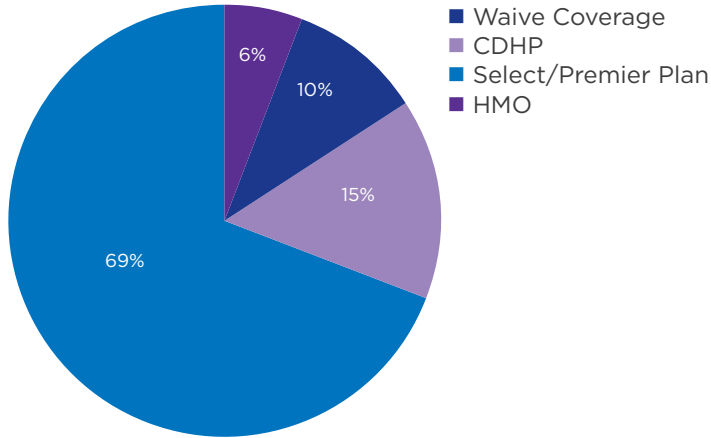
The company's efforts exceeded their goals. By using the Informed Enrollment solution during its open enrollment period, the company realized a 20-percent increase in the number of employees choosing the CDHP. In fact, more than 35 percent of employees chose the lowest-cost (to the employer) plan.

In addition, 30 percent of all employees changed to a new plan that better fit their needs, which in turn improved employee benefit satisfaction.

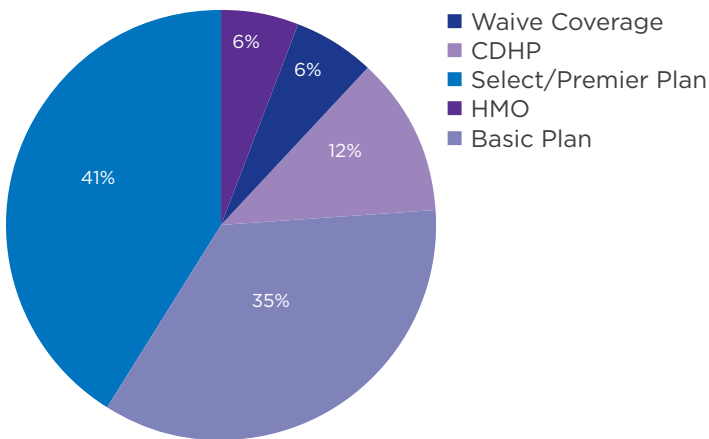
“Truven Health Informed Enrollment helped deliver the right message to the right employee at the right time — with big results.”

Figure 2: Informed Enrollment Results

2011 Enrollment Results



2012 Enrollment Results





FOR MORE INFORMATION

Email consumer@truvenhealth.com,
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or visit truvenhealth.com.

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