

# PlanSmartChoice and The Consumer Perspective

Partnering with OPM to Promote  
Value-Based Plan Selection

Understanding Membership Needs  
Quality Counts:

Is This You? Your Employees?



## Internet Decision Support: Information Overload !

- Tools to sort, filter & navigate
- Preference-based systems  
(Thoroughly Tested Social Science)

## Employee's Response to Tool Value-based Decisions

- Average Federal Employee clicked on 22 attributes versus 4 or 5 with brochure selectors
- 80% very or extremely satisfied
- 81% found very helpful
- 83% would recommend to a friend

## PSC Believes in Market Driven Quality

- Empower the consumers to make wiser choices
- Empower the health plans to better understand their enrollees and prospective enrollees
- Assist the employer in serving their employees

## A Partnership to Promote Quality

- PlanSmartChoice and NCQA working together to provide quality data direct to consumers.
  - To promote use of Report Card Data Directly to consumers through PlanSmartChoice
  - To collaborate on inclusion of other quality data in the future

## PlanSmartChoice - How it works

- Eligibility and Demographics
- Attribute Importance
- Importance of Difference
- Trade-offs
- Results
- Links to healthplan web sites & provider lists
- Compare plan features

File Edit View Favorites Tools Help  
Address http://www.plansmartchoice.com/jsic2000/icc/BenefitSelection.asp?Tab=Select

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plan SMARTCHOICE  
Health Plan Selection Tool  
Health Plan Links MyOverHealth Neighborhood Plan Comparison Satisfaction Data

### Attribute Selection Step 1 of 4

Please check which of the following attributes (characteristics) are important to you when making a health care plan choice. You may select as many you you would like. To see the definition for each one, simply click on the attribute name.

**Plan Benefits**

- Chiropractic Care
- Dental Care
- Doctor Care / Inpatient Surgical Coverage
- Emergency Room Coverage
- Inpatient Hospital Coverage
- Outpatient Mental Care
- Outpatient Substance Abuse
- Outpatient Surgical Coverage
- Prescription Drug Coverage
- Routine Physical Check-Up
- Vision Care

**Plan Satisfaction Data**

- Overall Satisfaction With Health Plan
- Satisfaction With Claims Process

Importance Of Difference Page - Microsoft Internet Explorer

Address: <http://www.plansmartchoice.com/psc2000/sc/importance.asp>

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## Importance Ratings Step 2 of 4

For each of the following attributes, you will be presented with two values. For each, please rate how importance the difference between these two values is to you.

Outpatient Mental Care (In-Network)

1 of 6 **How Important Is The Difference Between A Plan With ...**

Outpatient (in-network) mental care with unlimited visits and full coverage. Variable copays or coinsurance may apply.	vs.	No outpatient (in-network) mental care coverage.
Extremely Important		Not Important
<input type="radio"/>		<input type="radio"/>
Very Important		Somewhat Important
<input type="radio"/>		<input type="radio"/>
Important		Not Important
<input type="radio"/>		<input type="radio"/>

Trade Off Benefit Page - Microsoft Internet Explorer

Address: <http://www.plansmartchoice.com/psc2000/sc/TradeOff.asp?Tab=Select>

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## Trade-Offs Step 3 of 4

You will now be presented with a series of hypothetical health plan profiles. For each, compare the plan profile on the left to the plan profile on the right and indicate your preference between them.

1 of 8 **Which do you prefer? A plan with ...**

Vision care coverage includes glasses, contacts, routine examinations, diagnosis, treatment, injuries and correction of diseases of the eye.	vs.	No vision care coverage.
AND		AND
72% of the Plan's enrollees surveyed gave high ratings to the Plan for the category 'How Well Doctors Communicated.'		92% of the Plan's enrollees surveyed gave high ratings to the Plan for the category 'How Well Doctors Communicated.'
Strongly Prefer Left		Strongly Prefer Right
<input type="radio"/>		<input type="radio"/>
No Preference		No Preference
<input type="radio"/>		<input type="radio"/>

Microsoft Internet Explorer  
 Address http://www.plansmartchoice.com/psc2000/nc/CompareResults.asp?Tab=Select

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### PlanSmartChoice Results Step 4 of 4

The Plans listed below are available to you for this upcoming year. The PlanSmartChoice Score indicates how well each of these Plans match your personal health care needs.

Plan Name	PlanSmartChoice Score
Doctors Health Plan, Inc.	
Mall Handlers (standard)	
Blue Cross and Blue Shield (standard)	
UHC of North Carolina	
Prudential HealthCare HMO	
APWU Health Plan	
Generations Family Health Plan	
Alliance Health Plan	
PARTNERS MHP of NC	
NALC	

Microsoft Internet Explorer  
 Address http://www.plansmartchoice.com/psc2000/PlanComparison/

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### Plan Comparison

Below is a list of Plans that are available to you for the upcoming year. From here you can look at the specific benefits provided by each plan by "clicking" on the Plan's name. In addition you may compare up to four Plans' benefits side-by-side by selecting the Plans and pressing the "Compare" button.

Check which plans to compare	Plan Name	Plan Web Site Link	Plan Provider Finder	Request a Plan Brochure	Your SmartChoice Score
<input type="checkbox"/>	Doctors Health Plan, Inc., HMO				
<input type="checkbox"/>	Mall Handlers (Standard), FFS				
<input type="checkbox"/>	Blue Cross and Blue Shield (Standard), FFS				
<input type="checkbox"/>	UHC of North Carolina, HMO				

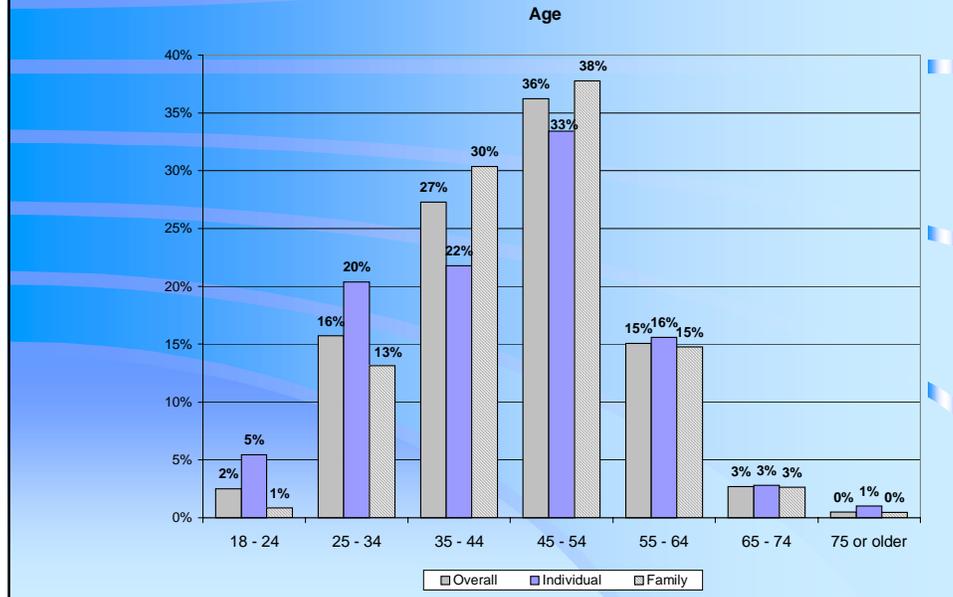
## Coming in 2001 The Internet-based Analytical Tool

State of the art, graphical, web-based simulation and modeling tool. Licensed to employers, carriers and consultants.

### Assess Switching Behavior

Age Segment in 1999	Percent Who Switched between 1999 & 2000
18 – 24 year old segment	63.0%
25 – 34 year old segment	52.9%
35 – 44 year old segment	42.6%
45 – 54 year old segment	42.2%
55 – 64 year old segment	44.1%
65 years or older segment	56.5%

## Track Demographics

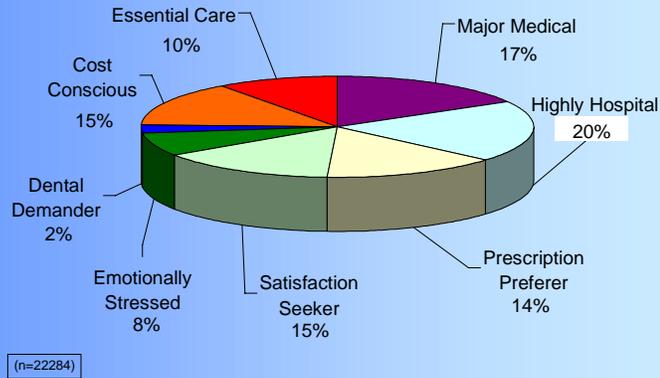


## Market Segmentation Analysis

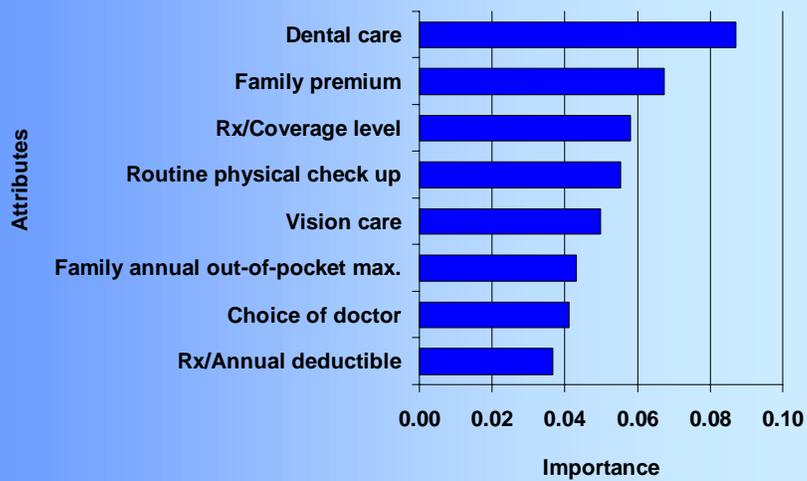
- By Type of Health Plan
- By Age Group of Subscribers
- By Buyer Group (Cluster Analysis)

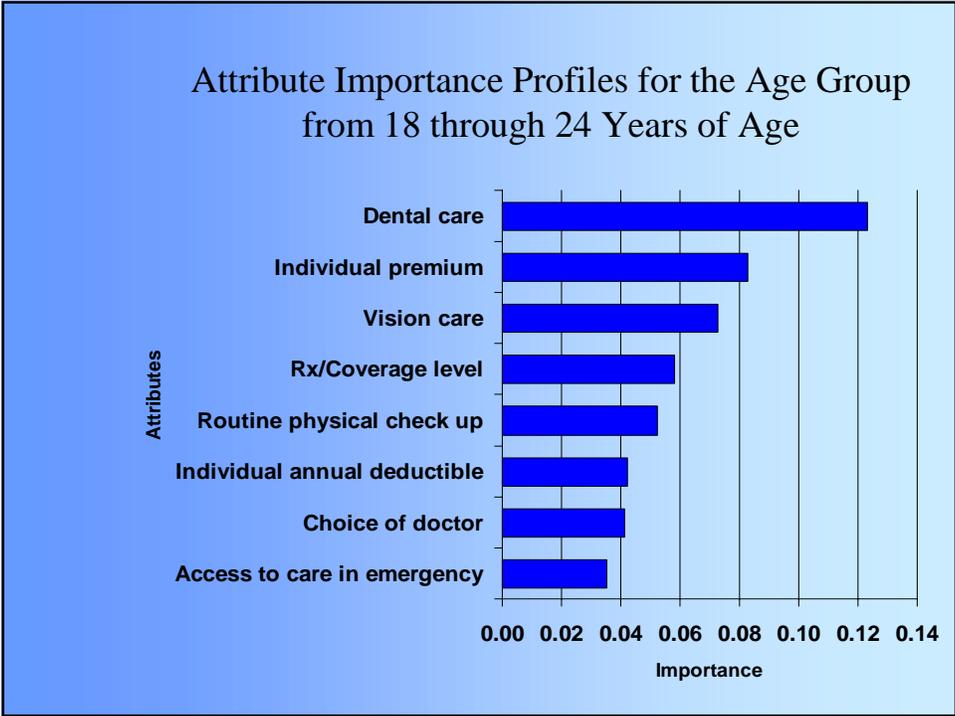
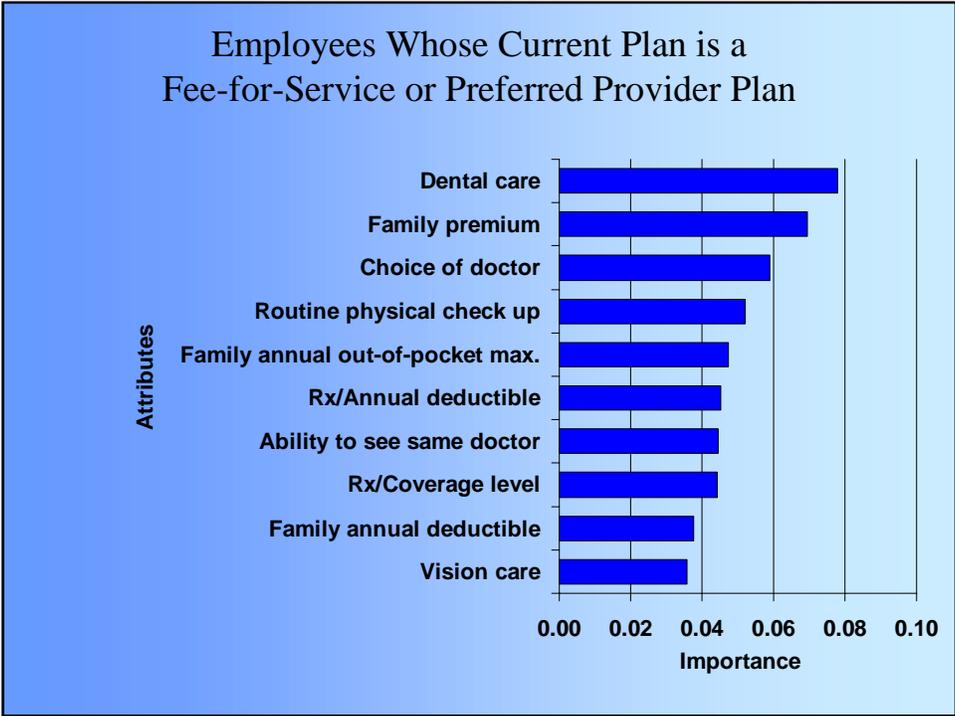
# Assess major buying groups and how big they are?

**Attribute Importance Profile  
Segment Distribution: Family**

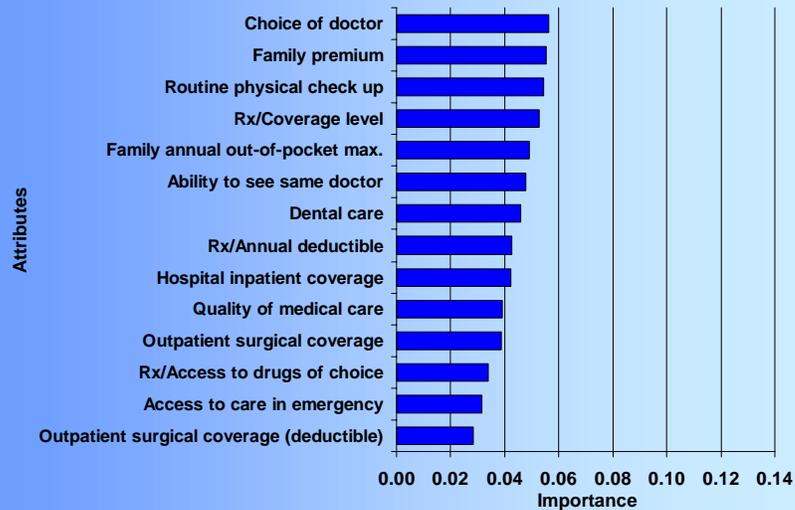


## Preference Profile for Employees whose Current Plan is a Health Maintenance Organization





## Attribute Importance Profiles for the Age Group from 55 through 64 Years of Age



## Available Services to Plans

- New marketing channel
  - Links from PSC directly to your web site
  - Links from PSC directly to provider lists
- Employee Research
  - Standard FEHBP Report - \$7,500
  - Custom research reports - custom pricing
  - Complete health plan databases, by nation, state or region
  - Analytical simulation tools

## Advisory Committee

PSC would like to establish an Advisory Committee, including OPM, health plans, employers and consumers

## Conclusions

- Research reports promote quality through empowering plans and employers
- Quality and satisfaction scores are used by over 15% of federal employees as prominent drivers of selection
- Employees are making decisions based on a much broader value proposition
- PlanSmartChoice drives value-based selection

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