



## Making Informed Decisions

### *How to help your employees be smart health care consumers*

The term “smart health care consumer” has become increasingly popular in recent years. Now more than ever, employers are starting to understand the importance of helping their employees make informed health care decisions – but few know how to do it.

“When employees are smart about their health care choices, it has a positive impact on the company health plan, and on employees themselves,” says Bridgette Bock, Sales and Retention Executive, HealthLink. “But most employees won’t get there on their own, that’s where the employer comes in.”

#### **How can employers help employees become smart health care consumers?**

Employers have a unique opportunity to educate their employees on a variety of important topics. Typically, employers have direct access to employees and can communicate with them in a variety of ways, such as face-to-face meetings, through email, on a company intranet site or message boards. Furthermore, employees tend to be more actively engaged with information that comes from their employer rather than a third party, such as an insurance carrier. The most important thing employers can do is use this opportunity to educate their employees. Sharing information about benefits, the best way to use those benefits, as well as a variety of health and wellness topics can help employees become smart health care consumers.

#### **What topics should employees be educated about?**

A great place for employers to focus their efforts is on the company health plan. Employers should consider educating employees on common health care terms, such as deductible, co-payment and co-insurance. They should also educate employees on the specifics of the health plan(s) the company offers, including a detailed benefit and cost analysis to help them decide which plan is best for them. Providing a side-by-side plan comparison that highlights the important components of the plans, if applicable, can really help employees make educated decisions. Employees also need to be educated about the best way to use their plan. This includes knowing the importance of staying in-network, how to find an in-network doctor and where to go for emergency care. Employers should talk to their insurance carrier or network partner about the materials available to educate their employees on these topics.

#### **What about after an employee picks their plan? Should the education continue?**

After employees have selected their health plan, employers should switch their focus to sharing information about how to use the health plan effectively. Some topics to consider include where to go for care, the importance of shopping around before selecting medical services, and the availability of tools such as a provider finder, corporate discounts, or a telemedicine program. All of these topics can help employees make informed decisions about using their benefits.

#### **When is the best time to educate employees?**

It’s always a good time to educate employees. Don’t make the mistake of stopping education after open enrollment. Instead, employers should consider developing a calendar with educational topics to talk to employees about throughout the year. Monthly or even bi-weekly communications is a great schedule for educating employees and reminding them about free tools and extras. It is also important to encourage employees to ask questions, so frequently asked questions (FAQs) or question and answer (Q&A) sessions are good topics to consider. Again, employers should check with their carrier or network partner to see what resources are available, as many offer pre-developed educational materials and timelines. This can help employers cut down on the time and resources needed to educate their employees throughout the year.

#### **What else can an employer do to help?**

In addition to education, employers can help incentivize employees to become healthier with company-wide programs such as a “know your numbers” program or offering flu shots. These sort of preventive programs can help employees avoid chronic disease and the need for additional care. Employers can also consider making the work place healthier through a variety of initiatives such as refreshing vending machines with better-for-you options or organizing healthy potlucks or fresh fruit and vegetable deliveries.