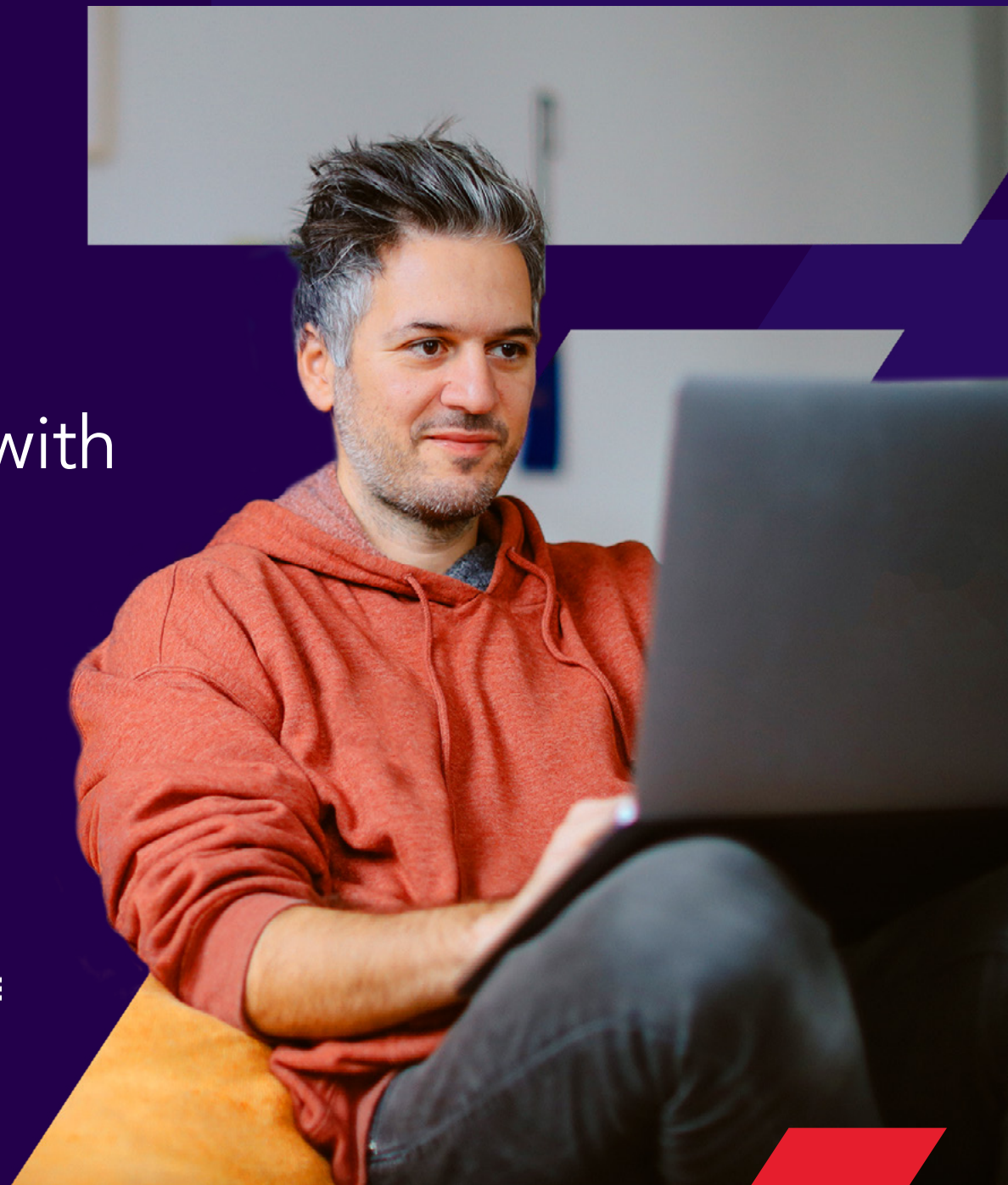


Health Plans Must Provide Members with *Clarity, Control and Guidance*

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For many health plan members, accessing healthcare feels like a gamble. They don't always know what their choices are or even if they have options, and when they have a healthcare decision to make, they frequently lack the information they need. Furthermore, they often don't know how much that care will cost.

The uncertainty of healthcare costs and out-of-pocket obligations is a major source of anxiety and dissatisfaction for many. Not only do they want to know the cost of potential treatment, they also want to understand the differences among providers so they can make informed decisions about where to receive their care. In addition, they want to know how their coverage works to get the most out of it.

At the same time, health plan members often distrust their health plans. In a recent Zelis member survey, for example, 65% ranked their trust in payers negatively, compared to 48% for providers.

When asked what negative emotions they feel about choosing a provider and knowing the cost of treatment in advance, "uncertainty" ranked highest. In addition, when asked what important change would improve their healthcare, the top-ranked choice was "transparency and predictability."

Clearly, change is needed. However, for health plans faced with staffing challenges and frequently rising costs, improving the status quo is imperative. That's why an intuitive, digital-first solution is ideal: It not only helps reduce administrative burden for plans but works closely with members to ensure they are clear about their care.

Health plan members often distrust their health plans

65% ranked their trust in payers negatively

48% ranked their trust in providers negatively



Health plan members **need clarity**

There is a real need for targeted information that helps users better understand healthcare services and prices, so they can better navigate the healthcare system on their own.

Members overwhelmingly say there is a need for plain language in plan and provider information. “It would be great if they explain it in a simple way instead of long bills,” one survey respondent noted.

“You have to be a combination of a lawyer, doctor and accountant to understand billing and reimbursement these days,” another member responded.

Members report that having access to clearer information makes them more comfortable managing their care. When they’re less worried, anxious and scared about understanding coverage and costs, Zelis research shows, people are less likely to shy away from preventive as well as needed medical treatments.

Cost transparency is one of the biggest predictors of happiness, the Zelis research finds. The opacity of the healthcare system is a source of anxiety for many members. While new regulations, such as the hospital price transparency rule, aim to better inform consumers about costs, there’s more work to be done.

“Make it so regular people can understand paperwork and information that you need for medical care. If you can understand what needs/does go into medical care, **it will make it easier to get the care you need.**”

HEALTH PLAN MEMBER, ZELIS SURVEY

“The new regulations are a step in the right direction, but we need providers to be more transparent with costs and profits and develop standardized billing practices,” says Drew DiGiorgio of Wellfleet, a Berkshire Hathaway accident and health insurance carrier. “Until providers are more willing to be transparent about costs so we can determine value, challenges will continue.”

The single biggest thing providers and payers can do to increase member satisfaction is to provide more accurate cost estimates and clarity on their out-of-pocket obligations before treatment. For example, when they understand the cost upfront, 90% of health plan members are more likely to describe themselves as happy at the end of care. Thirty percent of members cite lack of communication accuracy and clarity as drivers of low satisfaction levels, the Zelis survey shows; up to 80% of bills contain coding or other errors, which makes it more difficult for members to understand the true cost of care.



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Health plan members **need control**

Cultural and regulatory changes are driving the need to cede at least some control to members. For example, Zelis predicts that in the near future members will own their health data to take with them wherever they go, spurred by privacy trends [and impending legislation](#). In addition, with widespread use of mobile technology, members can informatively search for care, validate bills and covered amounts, and pay providers from a member-focused, single point of contact.

Consumers are changing, and healthcare tools can best serve them by changing with them. Research by [Deloitte](#) shows that consumers feel more empowered to question their providers than they used to: 58% of U.S. consumers are very or extremely likely to tell their doctors when they disagree with them. Another 37% are somewhat or slightly likely to do so.

“Healthcare is not a normal commodity that you’re buying and selling, and consumers need tools that can help them gain more knowledge about not just the cost of care but also the quality of care.”

DREW DIGIORGIO, WELLFLEET INSURANCE

Not only are consumers more confident questioning providers, but they want to be engaged and informed about their healthcare so they can make educated decisions. While cost is important to them, it’s not the only thing that matters, DiGiorgio says.

“If you’re going to buy a car, you’re going to seek the best value for the cost,” DiGiorgio says. “But when we need healthcare, if you’re diagnosed with a critical illness, you’re not saying, ‘Who’s the lowest-cost cancer care provider out there?’ You’re looking for the best cancer care provider out there. Healthcare is not a normal commodity that you’re buying and selling, and consumers need tools that can help them gain more knowledge about not just the cost of care but also the quality of care.”

Research shows consumers are interested in using technology to gain more control over their healthcare. For example, digital tools were one of the top six requested changes that would improve members’ healthcare experience, according to the Zelis survey. One respondent said consumers need “a one-stop shop or site to view and manage all care, including dental, vision and medical history.”

Health plan members **need guidance**

Members need more control in their healthcare decisions, but the stakes are too high to expect them to go it alone. Plans should guide members who don't have the knowledge or, in some chronic cases, the ability to achieve the best possible outcomes for themselves. Proper guidance means letting users make their own choices while providing guardrails to help prevent mistakes.

In the Zelis member survey, a high percentage of respondents said that proactive assistance and communications were the most important change that would improve their healthcare experience.

Members need upfront assistance to guide them through the healthcare process—and the right technology can provide that. In complex industries, people want expert advice they can rely on. Brands like TurboTax and LifeLock have proved that personalized information can make a complex experience achievable. In healthcare, members often

don't have the time or energy to properly manage their entire healthcare portfolio. A combination of ongoing recommendations and supportive information is the best way to improve members' healthcare outcomes and satisfaction with their payer.

DiGiorgio recommends providing health plan members with easy access to detailed information about providers, such as the number of knee surgeries a provider has completed, along with their success rate. Such information can support members when they're making critical decisions. Research shows that consumers are willing to access and use digital tools for this guidance if it is available. Among respondents to the Zelis member survey, "proactive assistance and communication" was a top-three wish-list request.



It's time to **empower** health plan members

The right technology can offer the clarity, control and guidance that health plan members crave. "There is so much more data available today, and the more data we can provide to members, the more likely they are to get good healthcare," DiGiorgio says. "The technology available today allows us to easily gather the right data and put it in the hands of consumers whenever they need it, and they can access it on their smartphones."

While the data and the technology are available, current digital tools simply don't meet the needs of consumers. Seventy-five percent of health plan members say they prefer digital healthcare tools to traditional means of seeking and getting care, according to William Blair's *Consumer-Centric Healthcare: 2022 Update*. However, Zelis research shows that only about 30% of health plan members say they use digital healthcare tools at least once a month, and 40% use them only a handful of times per year, and up to 20% never use them. For the sake of comparison, the same study shows that more than 90% of respondents report using communication, social media, shopping, finance and entertainment apps at least once a month.



Percentage of health plan members report

30% use digital healthcare tools at least once a month

40% use them only a handful of times per year

up to 20% never use them



Clearly, consumers are willing to use digital tools—if those tools meet their needs. But current offerings simply aren't providing members with the clarity, control and guidance they're looking for. "We have to get people engaged by providing a full solution that fully encompasses their healthcare journey," DiGiorgio says.

What's needed is a breadth of targeted, specific solutions. Zelis has the navigation, transparency, shopping and incentive tools for members to use before they receive care, as well as benefits explainers and member communications for post-service clarity, when members are reviewing their bills and assessing next steps.

Zelis is at the forefront of researching and understanding pain points for healthcare plan members.

Download the companion piece, the 2022 Member Empowerment Research Report, to review the survey and focus group results that drove this report.





About Zelis Member Empowerment

An empowered member is an engaged member.

Zelis helps payers increase member satisfaction and optimize the value of care through our member empowerment platform. Zelis has a unique focus on the member experience: clarity, control and guidance along their healthcare journey. We help them find the right provider, confident cost estimates and incentives for care selection, and we offer compliant EOB, guidance in understanding bills and secure payment options.

Click the button below to stay up to date on our newest research into digitally empowering members.

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