



# Consumer-Directed Health Plan Readiness Assessment

Consumer Choice Blue is our family of consumer-directed health plans that engages employees in the financial realities of health care through the use of deductibles and Personal Spending Accounts. To be effective, this type of plan requires a new level of commitment from employers and employees alike.

This worksheet can help you assess the readiness of your organization and your employees for successfully launching a consumer-driven health plan. Once you have filled out this form, you can review your organization's overall readiness on the back of this sheet. This can help provide some guidance as you work with your broker or account executive to develop the right coverage solution for your business.

## Assessing Your Readiness

For each of the questions below, select the answer that best reflects your organization and employees.

Your Organization	YES	NO
1. Does your organization need to reduce overall health coverage costs?		
2. Does your company have a clearly defined, long-term strategy for benefits that includes consumer-directed health care?		
3. Is your organization willing to increase funds and resources dedicated to health plan education and overall communication to ensure the health plan's effectiveness?		
4. Is your organization willing to invest in wellness programs to help keep employees healthy and to control claims costs?		
5. Is your organization willing to offer favorable premium contributions to encourage enrollment?		

Your Employees	YES	NO
6. Do your employees understand their current plan and its benefits?		
7. Do your employees have access to the web and are they comfortable using it?		
8. Are your employees willing to accept a plan that has higher out-of-pocket costs in exchange for lower premiums?		
9. Do a large percentage of your employees participate in a 401(k) or Flexible Spending Account (FSA)?		
10. Are your employees financially prepared to pay a deductible of as much as \$1,500?		

How many yes answers did you have? \_\_\_\_\_

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## Understanding Your Readiness

### 8 to 10 Yes Answers: Ready To Go

Your company is in an excellent position to offer a plan with a Health Savings Account (HSA) or a Health Reimbursement Arrangement (HRA).

We have a range of product and account options that can be combined to build the right solution for your organization. You can choose to add to your existing offerings or replace one entirely. Your account executive can help you develop the best solution for your organization's goals and needs.

You can also use our *CDHC Solution Planning Guide* to help you select the right account and plan options, as well as establish a communications and launch strategy.

Once you choose a plan, our launch kit can be used to help educate your employees about how consumer-driven health care works. This kit includes letter templates and emails, an educational PowerPoint presentation, and work-site posters.

### 4 to 7 Yes Answers: Lay the Groundwork

Your organization may be ready for Consumer Choice Blue in the near future.

Your organization may be ready to go ahead with a Consumer Choice Blue solution with the right support.

About 12 months before launching your new product, you should use our *CDHC Solution Planning Guide* to help you develop a comprehensive strategy that addresses product goals, employee education/communication, and ongoing support. This will help you plan and lay the groundwork for a successful launch.

With a support strategy in place, your organization will be ready to roll out Consumer Choice Blue gradually.

You can:

- Offer a Consumer Choice Blue plan as an option within your existing product spectrum
- Target a particular segment of your employee population (for example, ages 20 to 30 or high-income) to sign on as early adopters
- Set an employer contribution amount that will encourage enrollment

### 0 to 3 Yes Answers: Introduce the Concept

While your organization may not be ready for Consumer Choice Blue, it's always the right time to acquaint your employees with the idea of health care consumerism.

It can take several years for an uninitiated company to fully prepare to offer a consumer-driven health plan with either an HSA or HRA. That's because organizations and employees must be fully engaged in the plan's design, use, and communication strategy for it to be most effective.

The first step is to introduce the concept of health care consumerism. Try supplementing your current health plan offerings with:

- A Flexible Spending Account: An FSA is an effective way to get your employees thinking like health care consumers (by budgeting for their care, for example).
- Cost-sharing plan designs: You can choose from several plans with individual deductibles as low as \$500 as a way to begin financially engaging your employees with their health plan. You could also consider adding a pharmacy deductible or tiered copayments.
- Consumerism tools: By promoting our many online tools—from cost calculators to physician-quality-measurement guides—you can encourage your employees to think about cost and quality when making health care decisions.

