

Is Your Organization Ready for Consumer Choice Blue?

Consumer Choice Blue is a family of health plans that engages employees in the financial realities of health care through the use of deductibles and health care 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 your organization’s readiness for a consumer-driven health plan. Work with your Account Executive to answer the questions below and consider the guidance that follows.

Assessing Your Readiness

Your Organization	Yes	No
1. Is your executive management team supportive of and committed to consumer-driven health care?	<input type="checkbox"/>	<input type="checkbox"/>
2. Is your organization willing to increase funds and resources dedicated to health plan education and communication to ensure the health plan’s effectiveness?	<input type="checkbox"/>	<input type="checkbox"/>
3. Is your organization willing to invest in wellness programs to help keep employees healthy and to control claims costs?	<input type="checkbox"/>	<input type="checkbox"/>
4. Is your organization willing to offer favorable contributions to encourage enrollment?	<input type="checkbox"/>	<input type="checkbox"/>
5. Does your organization have a clear strategy for health benefits and costs?	<input type="checkbox"/>	<input type="checkbox"/>
Your Employees		
6. Do your employees understand their current plan and its benefits?	<input type="checkbox"/>	<input type="checkbox"/>
7. Do your employees have access to the web and are they comfortable using it?	<input type="checkbox"/>	<input type="checkbox"/>
8. Are your employees willing to accept a plan that has higher out-of-pocket costs in exchange for lower premiums?	<input type="checkbox"/>	<input type="checkbox"/>
9. Do a large percentage of your employees participate in a 401(k) or Flexible Spending Account?	<input type="checkbox"/>	<input type="checkbox"/>
10. Are your employees financially prepared to pay a deductible of as much as \$1,100?	<input type="checkbox"/>	<input type="checkbox"/>



Understanding Your Readiness

How many questions did you answer yes? _____

8 to 10: Ready To Go

Your company is in an excellent position to offer a Consumer Choice Blue 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 either to add to your existing offerings or as a total replacement. Your Account Executive can help you develop the best solution for your organization's goals and needs.

Once you choose a plan, our Consumer Choice Blue Launch Kit helps you educate your employees about how consumer-driven health care works. This kit includes template letters, e-mails, an educational PowerPoint presentation, and work site posters.

4 to 7: Lay the Groundwork

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

Assess whether your company can invest the necessary resources to make Consumer Choice Blue successful for you. You should also develop a comprehensive strategy that addresses product goals, employee education/communication, and ongoing support.

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

You can consider:

- offering a Consumer Choice Blue product as an option within your existing product spectrum
- targeting a particular segment of your employee population (for example, aged 20-30 or high-income) to sign on as early adopters
- setting an employer contribution amount that will encourage the early adopters to enroll

0 to 3: 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 consumerism.

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

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

- **A Flexible Savings 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:** Premier Value and Access Blue are two options that involve your employees through various cost-sharing elements, such as tiered copayments
- **Pharmacy deductible:** Yet another way to engage your employees is by adding a pharmacy deductible to your existing health plan
- **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

