

Medical Decision Support Requirement Boosts Participation While Employee Satisfaction Holds

Business Objectives

When the company moved to a high-deductible health plan, executives wanted to help employees make better health decisions, understand plan details and become better healthcare consumers. Additionally, the top non-catastrophic diagnosis was musculoskeletal disease. It was also the number two catastrophic diagnosis, right behind cancer. These factors, coupled with increases in high-cost claims and specialty prescription costs, led their executive team to seek solutions.

Our Solution

The company launched the full suite of ConsumerMedical services in 2015 to capitalize on a multi-channel program focused on treatment and surgery decision support, expert second opinions, health information modules for all medical conditions, and claims advocacy. In 2019, the company added ConsumerMedical's Cancer Quality Program, resulting in best-practice cancer treatments.

The Surgery Decision Support® (SDS) program provides information and personalized support for an employee's diagnosis and treatment options and focuses on five key, high-cost surgeries (hip and knee replacement, lower back, weight loss and hysterectomy) where multiple effective treatments—including non-surgical options—exist. Evidence-based information helps employees understand their diagnosis and compare different treatment options.

When the company switched to the requirement model for SDS (\$500 penalty for not using the benefit), they saw a 300% increase in SDS participation compared with the prior year yet experienced no negative impact on employee satisfaction. 2019 results show satisfaction remains at 96% among employees.

Profile

Fortune 500 life insurance/financial services company

Total Employees: 14,000

Demographics: 47% male, 53% female; mostly white collar

Business Goals:

1. Alleviate confusion with employee health plan
2. Manage increasing healthcare trend curve
3. Reduce musculoskeletal spend
4. Support employees with complex, serious illnesses
5. Enable HR teams to focus on needs beyond EOBs and bill management

“We initially rolled out ConsumerMedical's program as voluntary, and after the first year changed it to mandatory. As a result, we've seen close to 300% growth in compliance. On a per-case basis, that's almost \$43K in savings and over \$500K in total. And, even though it's mandatory, we've [still] seen 96% employee satisfaction.”

— Head of Health & Welfare Benefits

Key Takeaways

- A comprehensive, high-touch medical decision support program results in cost savings, better health outcomes and high satisfaction among participants.
- Switching to evidence-based and less invasive treatment options in 12 cases is enough to produce a significant ROI and more than \$500,000 in savings yearly with the ConsumerMedical model.
- Use of incentives and surcharges to drive engagement into surgery decision support programs has a dramatic impact on engagement and consumerism.

consumermedical[®]

Your Medical Ally[®]