

Health care advisor



Reshaping the consumer's health care experience

For consumers, dealing with the health care system today can be a difficult and frustrating experience. The process is daunting from the outset. Who to call? Where to go? What to do? How much to pay? When someone's health is at stake, these questions should be answered by an objective resource who can help them better navigate the health care system. And yet many health care consumers are shuttled from one point of contact to another and are unable to obtain quality services — or outcomes. Not surprisingly, when faced with a health decision, consumers make less-than-optimal choices 46 percent of the time.¹

The bottom line? Consumers are not prepared to engage with the health care system in an informed way. Clearly, the health care system could be reshaped by getting consumers to change their health care decision patterns. But how do we do this?

The complexity of our health care system and the inherent difficulties consumers face when engaging that system support a singular conclusion: It's time for a new advisory role in the health care industry. It's a role that can make it easier to select the right clinicians, obtain quality care, and clarify benefits coverage. And it can lead to better consumer decision-making, more efficient and cost-effective use of health care services, and higher levels of success with regard to achieving health goals and realizing hoped-for outcomes.

It is possible to make the health care experience efficient, cost effective, and clinically satisfying for consumers. But the system needs a new corps of health care professionals: health care advisors who can make a real difference in how well the system works.

Taking a cue from the financial industry

The role of a health care advisor is inspired by the financial industry model, which ensures that consumers have a wide array of competitive resources at their fingertips to make informed financial decisions. In that industry, consumers can consult with advisors/brokers who serve both as advocates, helping consumers navigate the markets, and as experts, helping consumers make informed decisions. This abundance of financial experts ensures that the focus is on investing wisely.

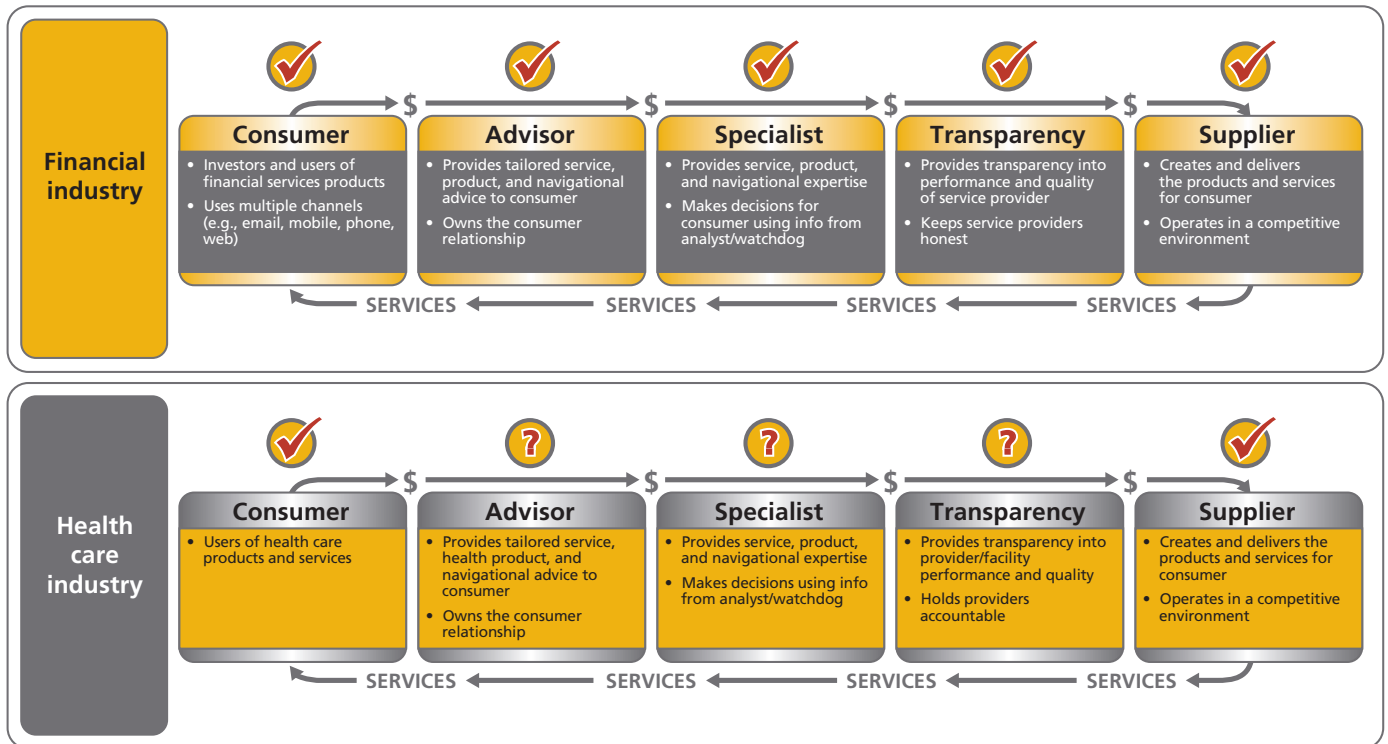
In the same way, now more than ever, consumers must be able to receive guidance from health care experts who can help them navigate a system that is arguably even more complex and overwhelming than the financial services sector. Yet the reality is that a comparable set of resources does not exist in health care to help consumers find the right doctor or the best options for their care.

That's why Optum™ envisioned the role of a health care advisor. Like the financial advisor, the health care advisor is a specialist who helps inform and guide the consumer. In addition, the health care advisor can help the consumer make decisions based on information from evidence-based, reliable sources. For many consumers, their interactions with a health care advisor would represent the first time they obtain helpful, personal assistance as well as transparency regarding insurance coverage and clinician or facility quality ratings.

The role has the potential to be transformative — closing gaps in care, improving health outcomes, and dramatically enhancing employer, provider and health plan relationships with consumers.

Not surprisingly, when faced with a health decision, consumers make less-than-optimal choices 46 percent of the time.¹

1. Source: UnitedHealthcare® Book of Business Analysis, 2010. Claims data based on analysis of 25 million health-related decisions. A less-than-optimal health care decision is defined as one in which, for the member, there was at least one alternative decision that could have potentially resulted in improved health results over time.



Taking consumer frustration out of the equation

When a consumer is making inquiries and seeking access to health care services, they need assistance, not aggravation. Assistance is what health care advisors have to offer. They can connect consumers to quality-rated clinicians and coaching services, align them with management programs for chronic conditions or wellness, and link them to benefits experts. In other words, based on the consumer’s medical history, current health status, and personal preferences, health care advisors can help to steer a positive course at virtually every decision point in the system.

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Surveying consumers about the health care advisor concept

Optum conducted research in order to gauge consumer interest in a health care advisor role and determine what service features consumers found most appealing. Researchers set out to uncover insights related to the following questions:

- Which individual features of a health care advisor service appeal the most to consumers?
- Which set of features would offer the broadest reach (i.e., engage the most consumers)?

More than 30 potential service features were evaluated by consumers. Additionally, each of these features was categorized by researchers into the following service categories:



1. Navigate the system

Making it easy for consumers to engage with a quality-rated provider and making them aware of the health management programs that are available to them



2. Navigate health

Providing support regarding everything from symptoms and treatment decisions to identifying clinical care opportunities based on evidence-based medicine



3. Navigate benefits

Helping consumers understand their benefits, the cost of care, and how to select the right medical benefit plan

30+ health care advisor service features were evaluated.

Help understanding what care I need for my symptoms

Providing me with consumer ratings of medical facilities

Answering questions about my benefits plan

Assistance with appeals for denied services

Help with questions related to family health care needs

Help preparing for an upcoming medical procedure

Advice on preparing for a doctor's appointment

IDENTIFYING A HIGH-QUALITY DOCTOR BASED ON MY PREFERENCES

Answering questions about elective procedure coverage

Arranging for transportation to and from a doctor's appointment

PROVIDING COST ESTIMATES FOR MEDICAL TREATMENTS, PROCEDURES, FACILITIES, ETC.

Help reviewing my medical bills

HELP PREPARING FOR POST-CARE AFTER A MEDICAL PROCEDURE

Calling to remind me about upcoming medical appointments

Help with medical-related questions

Answering questions about coverage for medical treatments or procedures

Help expanding treatment options for my condition

Providing information and enrollment assistance regarding wellness programs

Identifying high-quality health care facilities

Helping me create a personalized medical emergency action plan

Securing a preferred appointment time with a doctor

Calling me after a doctor's appointment to see how it went

Help with obtaining a second opinion on a diagnosis

Help resolving issues with my health plan, such as claims, payments and processing

Providing me with information about my local health care facilities such as local urgent care

Help understanding a medical diagnosis

Scheduling an appointment with a doctor of my choosing

Connecting me with mental-health resources and services

Help selecting the medical benefit plan that will best meet my health care needs

Helping me obtain medical supplies Connecting me with community resources

Providing me with consumer ratings of physicians

Survey research methodology

To ascertain and aggregate consumers’ points of view, Optum carried out an extensive national web-based survey. Email invitations and reminders were sent to a panel of group health insurance members. Four hundred and fifty-nine working-age adults, ages 25–64, completed the survey.

The following analytic techniques were used in the survey of group health insurance members:

- A MaxDiff Tournament (MDT) was used to determine relative appeal of 30+ health care advisor service features.
 - A feature was considered to “reach” a respondent if his/her MDT score for that feature was 3.03 or higher.
- Total Unduplicated Reach and Frequency (TURF) analysis was used to identify the set of potential features that would maximize program reach.

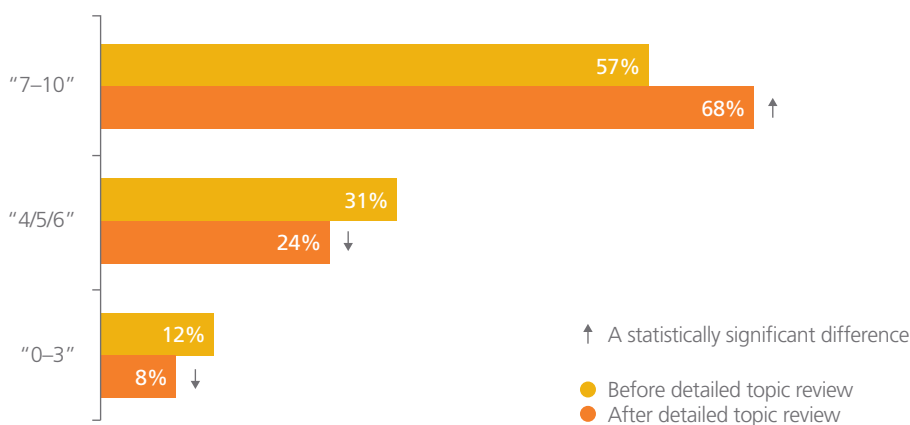
Consumers are attracted to health care advisor concept

Consumers began by answering whether or not they thought they would find the health care advisor role appealing.

Fully 57 percent of survey respondents considered the role of a health care advisor appealing. Moreover, that appeal increased to 68 percent after a detailed review of the concept. Interestingly, respondents who were most favorably disposed toward the service were those who had contact with a health care provider in the past year, and those who have children in the household. Moreover, respondents with favorable views skewed younger than those whose views were unfavorable or neutral (average age: 46 vs. 50).

Fully 68 percent of survey respondents considered the role of a health care advisor appealing after a detailed review of the concept.

Q: In general, how appealing is this type of health advisory service to you?*



* Numbers indicate survey responses: zero meaning not appealing at all, 10 meaning most appealing.

Features that drive health care advisory service appeal

There were 13 potential features that survey respondents found most attractive. In order of rank, these are:

1. Help resolve issues with health plan
2. Assist with appeals for denied services
3. Answer questions about benefits plan
4. Help with selecting medical benefit plan that will best meet health care needs
5. Help with exploring treatment options for a condition
6. Help with understanding a medical diagnosis
7. Help with understanding what care is needed for symptoms
8. Provide cost estimates for medical treatments, procedures, facilities, etc.
9. Help find discounts on vitamins, supplements, health food, exercise products, etc.
10. Help reviewing medical bills
11. Answer questions about coverage for medical treatments or procedures
12. Identify a high-quality doctor based on preferences
13. Secure a preferred appointment time with a doctor

Researchers found that this list could be further analyzed according to the service category. The findings are listed below:

Ranking of system navigation features



Feature preferences included:

1. Help find discounts on vitamins, supplements, health food, exercise products, etc.
2. Identify a high-quality doctor based on preferences
3. Secure a preferred appointment time with a doctor

Ranking of health navigation features



Responses here indicated strong consumer demand for assistance in making medical decisions:

1. Help exploring treatment options for a condition
2. Help understanding a medical diagnosis
3. Help understanding what care is needed for symptoms

Ranking of benefits navigation features



Feature preferences in this category largely addressed issues affecting consumers' wallets:

1. Help resolve issues with health plan
2. Assist with appeals for denied services
3. Answer questions about benefits plan

Likely frequency of use

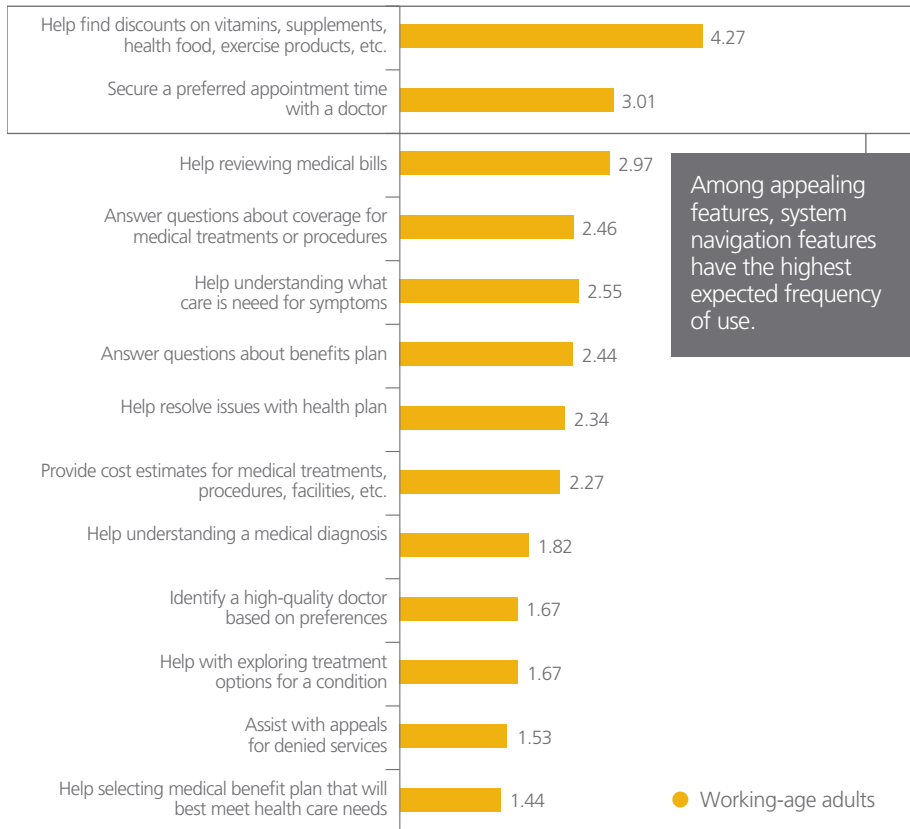
From the list of most appealing features, respondents were asked to anticipate how frequently they would use each feature. Two features rose to the top:

- Help find discounts on vitamins, supplements, health food, exercise products, etc.
- Secure a preferred appointment time with a doctor

Both of these features fall under the “Navigate the System” umbrella of services. This finding makes perfect sense in view of the fact that, on average, most consumers are likely to schedule appointments with doctors or seek discounts on health-related products and services far more often than they would need to explore treatment options.

Responses regarding health navigation features indicated strong consumer demand for assistance in making medical decisions.

Likely frequency of use for 13 most appealing health advisor features (mean times per year)



Q4. Please indicate how many times per year you would expect to contact the health advocacy service about the topic. Base: Those ranking the item among their top six most appealing topics (advisory)

Features for achieving maximum reach

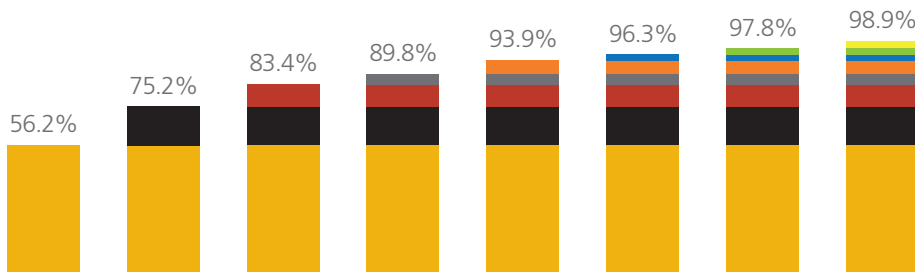
An important finding of the health care advisor research is that a set of just eight features makes a health care advisor service attractive and relevant to nearly all group health insurance members that were surveyed. Specifically, with these eight features, listed in order of importance to respondents, the service achieves 98.9 percent reach:

1. Help resolve issues with health plan
2. Explore treatment options for a condition
3. Help understanding what type of care is needed for symptoms
4. Provide cost estimates for medical treatments, procedures, facilities, etc.
5. Identify a high-quality doctor based on preferences
6. Help find discounts on vitamins, supplements, health food, exercise products, etc.
7. Help understanding a medical diagnosis OR follow-up after a doctor’s appointment
8. Secure a preferred appointment time with a doctor

For respondents, the most appealing item, “Help resolve issues with health plan,” accounts for fully 56 percent of the health care advisor service’s potential reach. The additional seven features yield a total program reach of 98.9 percent.

It is important to note that the eight features that maximize reach span all three service categories (navigate the system, navigate health, and navigate benefits).

The combination of eight features yields strong reach and appeal among consumers



Topic Key

- A. Help resolve issues with health plan
- B. Explore treatment options for a condition
- C. Help understanding what type of care is needed for symptoms
- D. Provide cost estimates for medical treatments, procedures, facilities, etc.
- E. Identify a high-quality doctor based on preferences
- F. Help find discounts on vitamins, supplements, health food, exercise products, etc.
- G. Help understanding a medical diagnosis OR follow-up after a doctor’s appointment
- H. Secure a preferred appointment time with a doctor

Key research findings

- Consumers find the health care advisor concept appealing.
- Interest in the concept rises substantially when consumers fully understand the features and benefits.
 - Consumer marketing will play an important role in helping consumers understand the beneficial role a health care advisor can play in their lives.
- It is important to consider both appeal and frequency ratings of features when promoting a health care advisor service to an employee population.
 - Promote system navigation features such as appointment scheduling, which consumers are likely to use with the greatest frequency, to maximize inbound call volume into health care advisor service.
 - Health care advisor features that appeal most to consumers include those related to benefits advocacy, which directly impact consumer finances.
- Key health care advisor features have universal appeal across all demographic segments. There is little variation across demographic groups.
- It is important to invest in promotional activities to ensure the health care advisor service is top-of-mind at the point of decision.

Our solution: HelpCare Advisor

The complexity of the health care system necessitates a professional health care advisor role. Optum research confirms this belief and defines the feature set that makes this type of service attractive to the widest range of consumers.

HelpCare™ Advisor is the product of that research. Similar to the advisor services model in the financial industry, HelpCare Advisor offers a single point of contact — an advocate who supports consumers' health care goals and needs in system, health, and benefits navigation.

Navigate the system: providing a clear path for the consumer

Through HelpCare Advisor, consumers can steer clear of frustration, confusion and delays when navigating the health care system. Our advisors:

- Schedule preferred appointment times with physicians
- Facilitate provider searches based on consumer preferences and provider quality and efficiency ratings
- Identify consumers for condition management or wellness coaching while encouraging participation in programs
- Coordinate referrals and program enrollment while providing general health management program information
- Update the consumer on current events offered by the employer or health plan
- Transfer to third-party programs

Navigate health: Going far beyond basic triage

HelpCare Advisor takes telephone triage to a whole new level. Our advisors can support clinical decision-making at critical times — connecting the consumer with a clinical expert who can:

- Explain and explore treatment options
- Educate on a new medical diagnosis
- Provide symptom support by directing consumers to the right level of care, including ER, urgent care, and self-care
- Suggest preventive care options
- Discuss care opportunities based on evidence-based medicine
- Coach on medication adherence, alternatives and interactions
- Provide condition management support
- Connect with a second opinion

Navigate benefits: simplifying health plan needs

HelpCare Advisor reduces confusion and helps consumers cut through red tape when it comes to understanding and optimizing the use of health care benefits. Our advisors:

- Triage billing issues, claims appeals and authorization issues
- Help consumers maximize health savings accounts
- Help consumers save on out-of-pocket health care expenses
- Explain incentive structures, requirements and timelines
- Provide coaching on benefit plan selection and explain terminology
- Allow consumers to remain focused on work and family
- Provide cost estimates for medical procedures, treatments, etc.

Proactively addressing gaps in care

HelpCare Advisor closes gaps in care through a unique call-back model. Nurses are empowered to call consumers when issues of concern aren't resolved during the initial call. By addressing known care gaps, the service drives higher levels of preventive action, fosters better health in consumer populations, and creates savings for all stakeholders.

Connecting with consumers in meaningful ways

To improve our health care system, we must make it easier for health care consumers to make better decisions. Optum research shows that a health care advisor service is appealing to consumers. HelpCare Advisor was created to assist consumers as they engage the system. It empowers them with knowledge about the costs and quality of specific providers and approaches to care. And it positions them to make informed decisions that improve their health and lessen the strain on their wallets. Clearly, HelpCare Advisor is a valuable service whose time has come.



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