

Consumer-Driven Health Care for Children

An Employer's Guide to Developing Child
and Adolescent Benefits

National
Business
Group
on Health



Center for
Prevention
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Services

An Employer Tool Kit

- 1** What are Consumer-Driven Health Care Plans?
- 2** How to Design Consumer-Driven Health Care Plans
- 3** Making Smart Decisions: Helping Employees with a Family to Maximize Health Benefits
- 4** Using Incentives to Encourage Employee Participation
- 5** Communicating Consumer-Driven Health Care to Employees and Their Families



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Introduction

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The National Business Group on Health (the Business Group) is pleased to release **Consumer-Driven Health Care for Children: An Employer’s Guide to Developing Child and Adolescent Benefits**.

The purpose of this toolkit is to help benefit managers understand consumer-driven health care benefits as well as to provide a road map and resources for addressing child and adolescent health care in consumer-driven benefit designs.



Stabilizing health care costs with expanded choice and access

As we know, health care costs have continued to rise despite large employers' best efforts to curtail increases. This trend is projected to continue, forcing employers to develop innovative ways to address costs while providing maximal benefits to their employees and beneficiaries.

Advocates for one new benefits model — the consumer-driven health plan model — state that it may result in improved employee health and satisfaction while moderating increases in costs. One model pairs a high-deductible health plan (HDHP) with a personal health care savings account to provide consumers with expanded choice and access. It also places a greater emphasis on preventive health care.

However, as you will see, these added benefits come with added responsibilities: **consumer-driven health care requires a greater level of employee involvement, decision-making and risk-sharing.**

This shift of responsibility will require employees to more actively manage their family's health care service use. Parents will have greater decision-making responsibility for determining medical care for their child and adolescent dependents. Parents will also have to increase responsibility for managing the costs of care.

As a result of concerns that consumers lack the education and skills necessary to do this effectively, benefit managers will be challenged not only to educate employees to appropriately use consumer-driven benefit plans, but also to educate employees to improve the overall health of their families.

To address these issues, the National Business Group on Health convened experts on the subject of consumer-driven health care and child and adolescent benefit design to explore options and develop the material included in this toolkit.

What employers and employees need to know

The content in this toolkit is divided into five sections, each focusing on what employers and employees need to know.

1 *What are Consumer-Driven Health Care Plans?*

- An Introduction to Consumer-Driven Health Care
- The Business Case for Employers and Employees
- The Business Case for Children and Adolescents

2 *How to Design Consumer-Driven Health Care Plans*

- Which Model is Best for You?
- Plan Considerations
- Recommended “Covered Services” for Children and Adolescents
- Addressing Disparities in Consumer-Driven Health Care

3 *Making Smart Decisions: Helping Employees with a Family to Maximize Health Benefits*

- For Employers — Tips on Employee Education
- For Employees — Points to Consider When Choosing a Plan
- What Parents Need to Know About Health Care for Children and Adults
- Personal Savings Accounts
- Prioritizing Services

4 *Using Incentives to Encourage Employee Participation*

- Incentive and Health Improvement Programs
- Incentive Rewards
- How to Create Incentive Programs

5 *Communicating Consumer-Driven Health Care to Employees and Their Families*

- Research and Assessment
- Employee Education
- Communication Strategies
- Evaluation Techniques
- Nine Key Points in Communicating Consumer-Driven Health Care

For more information

For more information on the Business Group’s Child and Adolescent Benefits in a Consumer-Driven Market toolkit, please go to <http://www.businessgrouphealth.org> or contact: Ron Finch, EdD, Director, Center for Prevention and Health Services, (202)585-1827; finch@businessgrouphealth.org