

# Top Ten Tips for Communicating Consumer-Driven Health Plans

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Consumer-driven health plans (CDHPs) first made the scene a couple of years ago as a hopeful new “fix” to a health care system broken by rising health insurance premiums. In general, CDHPs combine a high-deductible medical insurance plan coupled with an employer-sponsored health reimbursement account (HRA) or a health savings account (HSA) plan that employees access to pay for eligible medical care expenses. Employees can carry over unused funds for health care expenses in future years. These plans often include coverage for preventive care services such as annual health-checkups, immunizations and childcare, as well as disease management programs.

In 2005, more employees enrolled in a CDHP than in 2004 and that trend is expected to continue in 2006 as more employers add some form of CDHP arrangement to their health benefit plan options.

The key to a successful introduction of a CDHP is communication. Here are Pebble Lake Top 10 Tips for communicating CDHPs to employees:

- 1 Know where you want to go.** Effective communication strategies detail project goals and objectives against which success can ultimately be measured. How will you determine if your CDHP communication strategy is working/was successful? Considering these issues upfront can serve as your guide through the communication process, the results of which can be incorporated into your ongoing communication strategies.
- 2 Begin early—and communicate often.** Build in frequent communication with employees to your overall CDHP communication strategy—right from the start. Education is critical to employee engagement and understanding of CDHPs. CDHPs place responsibility on employees to make wise health-care choices and decisions for themselves and their families, so it’s critical that employees have the necessary information to make those decisions. Streamline messages into bite-sized chunks, so employees have time to absorb information. And, whenever possible, create opportunities for face-to-face dialog.

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- 3 Get management buy-in.** Managers and supervisors are often the front line of communication for employees. While it isn't necessary that managers become experts on CDHP benefits and other issues, it is important for them to receive general information in advance on issues that concern employees. Communication to managers can help them answer general questions on what is changing and why, what employees need to do, and where employees can go for more detailed information. This communication can be as simple as advance copies of employee newsletters or a special Q's & A's memo.
- 4 Embrace and manage rumor-mill chatter.** Once the CDHP communication process begins, employees are going to have many questions and are likely to express their opinions and concerns about the upcoming changes to their health care plans. Invite your managers and supervisors to pay attention to that chatter and to feed it back to you, because it offers you the opportunity to gauge employee response, measure the accuracy of the chatter and adjust future communication messages as necessary. Remember, if the information you provide is accurate, thorough, and timely, there will be little room for employees to fill in any gaps with rumors or inaccurate information.
- 5 Vary the medium of your messages.** Each employee has his or her own unique and preferred learning style. Some employees are visual—they like to read or view a presentation. Other employees are aural—they prefer to listen to someone speak. When communicating CDHPs, use a combination of print materials, e-mails, CDs/ DVDs, Web or in-person sessions to reach employees with a variety of educational tools.
- 6 Simplify, simplify!** CDHPs require employees to become active participants in a health care system that is becoming more and more complex. Gone are the days when employees were passive recipients of their employers' medical benefits—until a health care issue arose. With CDHPs, employees must become proactive and disciplined health care consumers. An effective way to communicate the more sophisticated features of CDHPs is to deliver your messages using simple, clear and direct language in digestible doses over time. Be sure the information you prepare gives employees enough direction to make appropriate decisions. And, anticipate and clarify "confusion points," such as the differences between a health savings account (HSA) and a healthcare flexible spending account (FSA).
- 7 Be honest.** Employees' "skepticism meters" run high when they sense change in the air—especially when they suspect that their employers might not be fully disclosing the entire story. Eliminate negative backlash by being honest and upfront with employees from the get-go. Explain in simple terms the financial drivers and circumstances that have forced the changes, the options your organization had and the careful consideration your organization gave to the decisions it needed to make. Emphasize that throughout the decision-making process your organization did its best to balance its own corporate needs with the needs of employees. Let employees know how the changes fit into the organization's overall corporate strategy and empower employees with an understanding of the important role they play in ensuring the success of that corporate strategy.
- 8 Don't forget "WIIFM."** Whenever organizational change takes place, employees' first, instinctive reaction is to ask "What's In It for Me?" Expect this kind of response and prepare in advance to address the question. Whether it's a chart that compares old options versus new, some form of personalized communication piece or Web site links that list the providers who participate in your medical plan, ensure that your communication strategy includes tools that address employees' individual circumstances and gives them enough information to make decisions with confidence. And, don't forget: Senior management is often the group that needs this information most of all.
- 9 Don't leave employees out in the cold.** Employees don't like to feel "left out in the cold" when major changes take place to their health coverage. Anticipate their need to have questions answered by providing employees with a variety of support resources from Qs and As or "Webinars" posted online, to Web sites, to live phone hotlines, to informational meetings. Be sure to communicate the availability of the support from the beginning and remind employees of the available support systems throughout the communication campaign.
- 10 Reinforce your messages.** Communication about CDHPs should not end with open enrollment. Demonstrate your organization's commitment to employee support and education by communicating with them throughout the year about CDHPs, give them tools that can help them become wiser health care consumers—and use these communications as an opportunity to remind employees of all the benefits your organization offers to help employees balance their personal and work life needs.