

The Path to Healthcare Consumerism Isn't All Ones and Zeroes

You need people plus technology to solve the employee healthcare problem.

Every year, employers of all sizes, across all industries, attempt to engage employees in their health and benefits, improve their healthcare experiences, and deliver better health outcomes at lower costs. HR departments continue to adopt new digital health apps, engagement hubs and value-based care programs to finally deliver on the promise of healthcare consumerism — true consumer-centric care that works for their employees — only to find their investments fail to make the impact they seek.

It's time to break the cycle. Despite the trend, technology alone lacks the insight and compassion to personalize the employee health and benefits experience. And despite the promise of value-based care programs, providers and payers lack the time, data and reach to provide the personalized support that healthcare consumers expect and require.

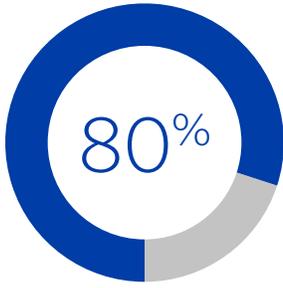


To change the cycle, a new approach is needed — one that combines people and technology to reach, influence, support, and empower individuals at every stage of health.

The organizations that recognize they need both modern technology and a human touch will be the ones that succeed in reinventing their employees' healthcare experiences.

Healthcare Consumerism: Are we there yet? How much longer?

For decades, our country has been on a journey to a destination we're all eager to reach: consumer-centric healthcare. U.S. consumers expect the healthcare system to catch up to retail, banking, travel and other industries that continuously improve their ability to cater to the individual needs and wants of each person. We all want a healthcare system that's personalized, convenient, and simple to navigate, access and use; one that allows us to make fully informed decisions for better health and well-being. Healthcare consumerism promises greater efficiency, better experiences, improved health outcomes and lower healthcare costs for everyone — individuals, families, employers, providers and society as a whole. Are we there yet?



More than 80% of consumers are dissatisfied with their healthcare experiences.

According to statistics, the wheels of progress are still stuck in the mud:

- More than 80% of consumers are dissatisfied with their healthcare experiences.¹
- While employees shoulder up to 44% of the healthcare cost burden,² more than half don't understand what healthcare will cost when they purchase it,³ and 75% of people admit they can't understand their medical bills when they arrive.⁴
- With nearly 70% of hospital bills of \$500 or less now going unpaid,⁵ an estimated 40% of healthcare services delivered each year are deemed a sheer waste — entirely unnecessary in the first place.⁶

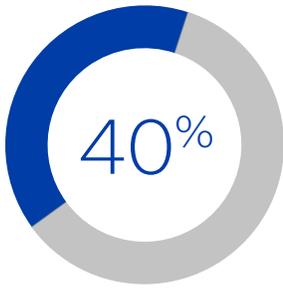
What do Healthcare Consumers Want? To Start, Simpler Healthcare Transactions.

As consumers grow accustomed to simple, streamlined and personalized experiences in other aspects of their lives — e.g., Uber, Amazon, Netflix and Spotify — they simply want the same in healthcare. As a start, consumers expect healthcare transactions to be a lot easier.

According to a survey of more than 1,100 consumers, improvements are needed in:

-  Searching for a physician or specialist **81%**
-  Accessing a family member's health records **80%**
-  Scheduling or changing an appointment **79%**
-  Accessing test results **76%**
-  Paying bills **75%**
-  Filling a prescription **74%**⁷

It's not just about ease of use — they're also looking for transparency, control and convenience. People want access to high-quality care in close proximity to work or home. And the vast majority of consumers (70%) want to understand the cost of healthcare before they purchase.⁸



More than 40% of employees say they have never used the health benefit programs made available by their employers

Technology to the Rescue?

With advances in technology — the emergence of cloud platforms, mobile computing, big data, social media networks, wearable sensors and more — there's no shortage of effort to give consumers what they want. Ninety percent of patients now have access to online patient portals for appointment scheduling and access to health records and test results. Employers are offering provider search and transparency tools to employees and their family members, and have invested in employee assistance programs, telemedicine and second opinion benefits to provide access to the most convenient, high-quality medical care. And with the explosion of digital health innovation (a \$16 billion investment since 2014⁹), employers continue to adopt more and more solutions designed to help employees manage diabetes, infertility, heart disease, and many other chronic conditions and challenges.

Digital-Only Health Solutions Fail to Engage

Despite the investments in digital health solutions, healthcare consumers are still not engaging. Nearly every health plan and health system has invested in patient portals, but less than one third of patients use them. HR departments with precisely curated benefits plans are watching their investments sit idle. For example, nearly all Aetna health plan members were offered a price transparency tool, but only 3.5% of them used it over a one-year period.¹⁰ And despite the convenience of telemedicine, only 18% of consumers ever give it a try. Complexity isn't the only challenge for consumers; lack of awareness plays a big role.¹¹

In fact, more than 40% of employees say they have never used the health benefit programs made available by their employers.¹² In addition to lack of awareness altogether, each digital health solution is yet one more location or app, one more password to remember, and one more disconnected experience.

Enter Engagement Platforms

To combat this fragmentation and provide easier access to the resources employees and their family members need, HR departments are adopting digital engagement platforms designed to unify the health and benefits experience. With just one place to go for all benefits and one password to recall, employees enjoy much simpler access

to tools and programs that can help them, such as provider search, telemedicine, second opinion services, and point solutions for managing conditions.

The National Business Group on Health (NBGH) expects two thirds of employers to be working with an engagement platform by 2021, up from about one third today. “The intent of these platforms is to aggregate, procure and potentially integrate point solutions to create a more seamless, personalized experience for consumers.” NBGH notes, however, that while these engagement platforms show promise, “they have a long way to go before they can meet employer expectations,” citing depth of integration and aggregation capabilities as shortcomings, among others.¹³

The Missing Piece: A Human Touch behind the Technology

Even if engagement platforms achieve deeper integration of digital health solutions, making it simpler for people to access the resources they need, these technology platforms will still fall short in overcoming the primary obstacle to a better consumer healthcare experience: the fact that all aspects of healthcare – even the most transactional tasks like finding a doctor or paying a bill – are highly complex and unique to the individual. And because nothing is more important to people than their own health and well-being (or that of a loved one), these transactions are often emotional as well.

Solutions that do not address the complexity, unique context and emotion associated with even the most basic transactions of healthcare and benefits don’t engage and empower people to act to make them work. Digital-only approaches lack compassion, empathy and personal touch. In healthcare, human support fills in the critical gaps.

The Power of People Plus Technology

- Online bill payment systems can’t explain to a single mother with financial struggles why health insurance didn’t cover a claim, or why one of the doctors who treated her at an “in network” emergency room was actually “out of network” — an occurrence that happens in 22% of Emergency Room cases.¹⁴ But a human being added to the digital equation — an expert in her healthcare benefits who has access to her health history and profile — can listen and empathize, conduct research, guide, and help resolve issues that digital tools alone cannot.



“It was very confusing, navigating whether I was in network or out of network. I got a mammogram done, and they said it was out of network when we know that it was in network.” — COMCAST EMPLOYEE

“It was extremely frustrating to be told that our son wasn’t put on our insurance, and we were going to be responsible for the medical bills. We knew we had done the paper work, and then to be told that it didn’t go through was very frustrating. Having these medical bills and to be responsible for them is putting our financial goals on hold.” — LOWE’S EMPLOYEE

- Provider search and price transparency tools alone don’t take into account that price and quality are not the only factors in play when people choose a doctor; style, relationships, location, history, referrals and other factors are equally important. What’s more, consumers using these tools on their own often assume that higher cost means higher quality,¹⁵ which can lead them down the wrong path to meet their needs. When a benefits expert is added into the equation, an individual gets the insight, guidance and personalized support to make the best decisions.
- Similarly, with access to an independent nurse, an employee can get help interpreting their lab results or managing prescriptions appropriately, rather than simply filling them.

A human element is critical to making digital health tools effective for consumers: a compassionate expert to listen to and understand a person’s unique story, probe for deeper issues behind transactional needs, and resolve problems as they arise. When you consider that most digital health experiences are not only disconnected but also missing a crucial human component, it’s not surprising that half of digital health start-ups fail within two years. It also helps explain why healthcare consumers say what matters much more to them than a digital experience for managing their healthcare is a *personalized* one, as reported in Deloitte’s Consumer Priorities in Healthcare Survey.¹⁶

What Matters Most: A Personalized Healthcare Experience

According to the Deloitte study, what matters most to people is being “heard, understood, and given clear directions through a personalized healthcare

experience.”¹⁷ While consumers say healthcare convenience and digital experiences are important, what must come first is human, compassionate, personalized support. Above all else, consumers say they want:

- Doctors or other healthcare providers who spend time with me and do not rush.
- Doctors or other healthcare providers who listen and show they care about me.
- Doctors or other healthcare providers who clearly explain what they are doing and what I need to do later.
- Clear, helpful information about my diagnoses and conditions.¹⁸

Healthcare consumers are saying, in effect, that it’s not enough to access discharge instructions through a patient portal: “I need someone to help me understand what to do when I get home and in the following days and weeks. Especially, when sick, overwhelmed or anxious, I need a trusted person to listen, let my voice be heard, answer my questions and guide me to the decisions that make the most sense for me and my family.”



It comes back to personal, one-on-one interactions with a compassionate expert who takes time to listen and understand, while providing support on the consumer’s terms, beyond the walls of healthcare.

The concept is reminiscent of the 1930s healthcare experience, when doctors made house calls and gained insight about a person in the context of their full life and community. When doctors and nurses cared for people not just conditions. And when patients and family members partnered more easily with their doctor to care for their unique needs.

Providers Not Positioned to Deliver a Personalized Experience

Providers can no longer make house calls or deliver a personalized healthcare experience at scale. The healthcare system evolved to optimize operational efficiency, not relationships. Only 11% of doctors say they spend 25 minutes or more with each patient,¹⁹ and they can’t reach people beyond the walls of healthcare easily. An alarming 60% of healthcare professionals self-identify as “burned out.”²⁰ The adoption of electronic health records has only made matters worse — improving record keeping but usurping the time doctors spend talking with their patients.

The healthcare system's evolution toward value-based care, which puts the patient first and rewards quality rather than quantity of care, holds promise for delivering a more personalized consumer healthcare experience. According to NBGH, half of employers have already incorporated value-based care into their health benefits with the goal of improving the experience, outcomes and costs of employee healthcare. But a successful shift to value-based care requires a complete transformation of clinical practices, and 90% of physicians say they don't have the technology or adequate staff time to manage the administrative demands of value-based care models, among many other obstacles.²¹

The Way Forward for Employers: People Plus Technology

To improve the transactional side of healthcare and benefits for employees and their families, you need an open technology platform to unify and simplify the experience, with human support filling in the gaps to address the unique needs of individuals.

When it comes to providing people a deeply personalized healthcare experience — one that honors the needs and wants of consumers to be heard, understood, cared for and guided at every step of their healthcare experience — the solution is people-led with technology playing a pivotal enabling role.

The people in this approach are not overburdened doctors and nurses in the traditional healthcare system. Instead, they are independent advocates — benefits and clinical experts — whose only goal is to provide personalized support that truly helps individuals and families. As independent resources offered through an employer, these advocates can provide what consumers seek:

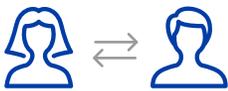
- **Time:** They are free of the time constraints, allowing them to dedicate as much time as needed to address challenges and resolve issues.
- **Attention:** They are trained to listen and discover a person's full life context; to understand the whole person, not just their diagnosed condition.
- **Reach:** They can reach people wherever they are — outside of the healthcare setting — and coordinate with providers every step of the way, ensuring the patient knows what to do and when.
- **Guidance:** They have access to each individual's health history and personal profile, allowing them to identify issues early, remove barriers to care, close gaps, resolve problems, coordinate with providers, deliver insight, and guide people at every stage of health.

As independent advocates, these clinical experts partner with doctors and nurses inside the healthcare system to ensure individuals receive the personalized support they need for optimal health outcomes.

But people and partnership alone are not enough. Technology is the enabler, empowering both the advocate and the individual employee or family member, as well.

- An open technology platform pulls in data from across the healthcare landscape and all of those integrated digital health solutions to create a complete health history and profile of the employee or family member.
- Using that personal profile, intelligent technology and predictive analytics can be applied to get a clearer picture of the person, identify patterns and needs, and proactively make personalized recommendations — improving their engagement in their health and benefits.
- Over time, the technology gets smarter, learning from recommendations made, the actions taken and health outcomes achieved. The result is a solution that grows more efficient and effective for each person supported.
- By supporting mobile and online secure messaging, individuals can engage with their advocates at their convenience and according to their personal preferences.

Conclusion



Consumers need human support to fill in the gaps left by technology

Digital-only health solutions, connected through an engagement platform, are not enough to deliver on the promise of truly consumer-centric healthcare. Consumers need human support to fill in the gaps left by technology — someone who can take the time to listen, understand and resolve uniquely individual and personal issues and challenges, even for the most basic healthcare transactions. This support is not readily available through the traditional healthcare system, as most doctors and nurses are overburdened, time constrained and even “burned out.” While the shift to value-based care holds promise to improve the consumer experience, these programs often lack the data and insights necessary to personalize and improve the experience.

HR departments striving to improve the consumer healthcare experience, achieve better outcomes and reduce the costs of employee healthcare need to harness the power of people and technology working together. New *people plus technology* advocacy solutions — working in partnership with doctors and nurses — can activate individuals to engage their health and benefits in a deeply personalized way, empowering them to live happier, healthier and more productive lives.

What Accolade Members Say



I feel like my needs are being represented, and my voice is finally being heard. Thank you!”

- INTUIT EMPLOYEE



Accolade has always been in my corner when I needed them. From billing issues to steering me to the healthcare service needed at the time to providing answers to questions about daily maintenance on my diabetes. They have always been helpful. Thank you.”

- LOWE'S EMPLOYEE



It is very surprising, in this day and age, that you actually have someone with a personal touch. I just wanted someone to know that after 20 years of different health services AmeriGas has used, this is the first time I've had something this personal or joyful. Thanks. “

- AMERIGAS EMPLOYEE



Accolade followed up with me consistently last week and today to make sure the meds I was prescribed are adequate for what I need, to make sure I'm not in any pain or discomfort, and to see if I was happy with the treatment I received at this urgent care. If it wasn't for Accolade, I wouldn't be as relieved as I am now. The nurse that reached out to me was awesome. Thank you.”

- COMCAST EMPLOYEE



My Health Assistant is extremely responsive, knowledgeable, friendly, empathetic, and concerned about me and my family's well-being. She understands our benefits, and gets us proper service providers and specialists. I don't know where we would be without her. I look forward to every interaction I have with her because I know I am in great hands. Thank you.”

- COMCAST EMPLOYEE



I just want to say that it made me feel very included to know that I have somebody that will actually call doctors with me to help me discuss things so that I can understand. They get the answers from the doctors, and get the doctors that I need on my team to help me. The woman that I talked to was very informative, and I appreciate the services very much. Thank you.”

- C&S EMPLOYEE

Better Decisions. Better Health. Better Business.

It's time for U.S. employers to take an active role in advancing the integration, sharing and use of personal health data to benefit individuals their families and their employers.

[Learn more](#) by visiting accolade.com

Sources



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