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News Briefs

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News Briefs

Limited Benefit Plans: A recent Wall Street Journal Article (Vanessa Fuhrmans, January 17, 2006) highlights the pros and cons of limited benefit, or mini-medical, health plans. These plans typically cover physician visits, laboratory tests, and pharmaceuticals, with benefit limits, but offer little if any coverage for hospitalizations and other higher-cost utilization. The market for these plans is growing rapidly, and many major insurers are now offering plans of this type. While the plans may help to extend some coverage to previously uninsured employed and contracted populations, and promote access for preventive and primary care, they do not serve the traditional health insurance role of reducing risk for catastrophic events.

The Employers' Last Stand: An article in the December 2005 issue of HealthLeaders by Philip Betbeze (available online at http://www.healthleadersmedia.com/view_feature.cfm?content_id=75917) succinctly summarizes many of the problems facing employers today, with regard to rising health care costs. As an alternative to "dropping out" of the health benefits game, the article suggests several practical strategies for improving the value of benefits and offering wellness programs and incentives for appropriate behaviors. The experiences of Sierra Pacific Resources in Nevada, and Snap-on, Inc. are spotlighted as examples of VBP initiatives which appear to be working.

New Name for CAHPS: "Consumer Assessment of Healthcare Providers and Systems" is the new name, with the same acronym, for what formerly was the "Consumer Assessment of Health Plans Study." According to the Overview found on the CAHPS website, "CAHPS develops and supports the use of a comprehensive and evolving family of standardized surveys that ask consumers and patients to report on and evaluate their experiences with health care." While the initial focus of the CAHPS project was on developing a survey tool to assess consumer perceptions of their health plans, several newer tools are examining consumer perceptions of hospital care and care provided by ambulatory care offices and group practices. More information on the CAHPS family of tools and how they may benefit VBP efforts can be found at www.cahps.ahrq.gov. CAHPS Connection, an electronic newsletter on the CAHPS project and its application also is available via this site.

Consumer Dissatisfaction with Consumer-Driven Health Plans: A recent report from the EBRI/Commonwealth Fund Consumerism in Health Care Survey (http://www.cmwf.org/publications/publications_show.htm?doc_id=326359) discusses consumer satisfaction with consumer directed health plans (CDHP) and high deductible health plans (HDHP), and raises concerns regarding impact on access to care. The survey found that 63% of respondents with comprehensive health insurance were "extremely or very satisfied with their health plan, compared with 42 percent of CDHP enrollees and 33 percent of HDHP participants." Consumers with CDHPs and HDHPs were "significantly more likely to avoid, skip, or delay health care because of costs...with problems particularly pronounced among those with health problems or incomes under \$50,000." These findings suggest that employers with CDHPs and HDHPs in place need to be vigilant in monitoring access to care, and ensuring that front-end benefit cost savings do not come at the expense of longer term impacts on workforce health and productivity.

Upcoming Conferences:

Disease Management Colloquium: Thomas Jefferson University's Department of Health Policy will once again host the Disease Management Colloquium, an executive education course on Disease Management. The dates for this year's event are May 10-12. The conference includes a track focused on employer DM initiatives. Visit www.dmconferences.com for more information on the program agenda, venue, sponsors, and registration.

Incentives and Rewards Workshop: The National Business Coalition on Health and The Leapfrog Group on Patient Safety will co-host their second annual, two-day, multi-stakeholder workshop on the implementation of two national incentives and rewards (I&R) initiatives: one focusing on hospital care performance improvement, Leapfrog's Hospital Rewards Program, and the other focusing on ambulatory care performance improvement, Bridges to Excellence. The meeting will be held in Chicago on July 19th and 20th. For more information visit www.nbch.org.

NBCH 11th Annual Conference: The National Business Coalition on Health has announced that the theme for this year's national conference is "Revitalizing Health Care: Communities Collaborating as Architects for Change." The meeting will be held November 5th-7th in New Orleans. For more information visit www.nbch.org.