

## **Essential Keys to Success for Consumer-Directed Health Plans**

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LAURA GREENE: This is Laura Greene for the Healthcare Intelligence Network. Today I'm speaking with Alexander Domaszewicz, who goes by Sander, and is a principal and senior consultant with Mercer Health and Benefits Services. Sander is presenting at HIN's webinar "Essential Keys to Success for Consumer-Directed Health Plans." Welcome and thanks for joining me today, Sander.

ALEXANDER "SANDER" DOMASZEWICZ, PRINCIPAL AND SENIOR CONSULTANT WITH MERCER HEALTH AND BENEFITS SERVICES: Thanks Laura.

LAURA GREENE: To begin with, what are some effects of consumer education strategies Mercer offers to organizations interested in offering consumer-driven health plans?

SANDER DOMASZEWICZ: Education is central to the success of any consumers and programs. So we obviously have a lot of discussion points with employers and plan sponsors about how they can educate and communicate the concepts to their group. Our first order of business I think is really to create a strategy around that. One of the things that we try and encourage all plan sponsors to do is to make sure that they feel they have enough time to lay a proper foundation to educate their group. And I think that includes all stakeholders. So we try and encourage

them to make sure that the educational and communication services wrap around not only the HR and the management folks and kind of the front line employees, but also other kind of stakeholders that are involved, including senior leadership, so making sure they're on board, as well as frontline HR, IT folks and payroll folks. Communication has to kind of cascade down throughout the organization. With senior leadership groups, often times they may be stopped in an elevator and ask the line employees, so what do you think about this new health program, or consumerism program that the company is going through. And we give those senior leaders a little of what we call an elevator pitch that will help them understand exactly the points that they want to make. If they've got two minutes to make those points, what do they want to say? And make sure they support it as opposed to sort of submarine it unintentionally. So we try to build that whole strategy in there.

LAURA GREENE: Thank you, Sander. How do you market consumer-driven health plans to Generation X and Y?

SANDER DOMASZEWICZ: I think Generation X and Y are kind of like any other segment of the population. You have to know what their needs and wants are and what they're going to pay attention to. And I would say marketing consumerism and consumer-directed health plans to the younger set is probably similar to just marketing healthcare in general to the younger set. So I think beyond this consumer-directed health plan, you've got to get them a "why does it matter for them", to give them a reason to care about healthcare. In many cases they're not big users of healthcare. There could be some touch points they might react to well. Traditionally, I think one of the greatest value propositions of consumer-directed health plans

has been, for the younger set, has been giving them an opportunity to not throw their money into this black hole of insurance each month and really get very little in return. So instead of seeing that money kind of go out the door and in return they're using very little services, consumer-directed health plans give them an opportunity to build up a little bit of a nest egg in accounts that roll over from year to year and they're tax advantaged. So we hit that pretty hard in terms of the financial advantages and in terms of kind of a long-term opportunity, as opposed to paying and really seeing very little return with Gen X and Gen Y.

LAURA GREENE: Okay thanks. Those are all the questions I have for you today. Thanks for being with us and we're looking forward to hearing from you during the webinar.

SANDER DOMASZEWICZ: Wonderful Laura. Thanks so much.

LAURA GREENE: This is Laura Greene for the Healthcare Intelligence Network.

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