

A ROADMAP FOR Consumer Transparency



Consumers face a cascade of linked decisions in health care. The choice of a plan can determine provider and treatment options along with their potentially different cost, quality, and outcomes.



START

Nearly everyone enters the health care system at some point.

The health care choices consumers make can impact cost, quality, and outcomes, but are often based on inadequate information.

Many consumers opt to stay with their current plan rather than go through an often confusing and time-consuming decision-making process to change.



CHOOSING A PLAN

To make an informed choice, consumers need:

- Estimated annual out-of-pocket costs accounting for both premiums and cost sharing
- Easy access to which doctors are in the network and which drugs are covered
- Consumer experience ratings

Tools and resources exist to support provider choice. Consumer awareness and use of these resources are both low.



CHOOSING A PROVIDER

Key information needs include:

- What the consumer can expect to pay out-of-pocket
- Summary quality rating with details on patient safety, patient experience, outcomes and whether the provider follows current care guidelines

Consumers often don't realize that they have treatment choices, and clinicians often don't involve them in decision-making.



CHOOSING A TREATMENT

To make the best decision for their circumstances, consumers need:

- Range of treatment options with risks and benefits
- What their plan covers and how much it costs
- How options mesh with goals, preferences, and values

INACCURATE OR INCOMPLETE INFORMATION

Inaccurate or incomplete information can lead to unexpected costs and less desirable outcomes at any stage in a consumer's health care journey

Consumers need:

- Access to up-to-date provider directories and lists of covered drugs
- Accurate and complete cost estimates reflecting all providers involved in care

ACTION STEPS TO BETTER SUPPORT

Consumer Decision-Making



STAKEHOLDERS

Plans | Providers | Employers
Media | Vendors | Nonprofits
State and Federal Government

Conduct public awareness campaign on choice and its consequences

Hold plans and providers accountable for data accuracy and protect consumers from the financial consequences of acting on inaccurate or incomplete data

Create tools, payment incentives and liability protections to encourage providers to engage with consumers

Increase consumer awareness of tools and resources

Increase trust through involvement of neutral third parties in tool development and dissemination

Implement policy changes to broaden the availability of data and tools

Simplify presentation of data with access to greater detail if desired

Customize options presented based on consumer characteristics and preferences

Create and pilot test a common, integrated platform through which consumers can access the full array of tools and resources