



Consumer Decision Support Tools

June 09, 2014 Board Meeting

Topics

1. Overview of consumer decision support tools in our Marketplace
2. Stakeholder feedback
3. Areas for change for 2015

What Consumer Decision Support Tools do we currently have in our Marketplace

Consumer information on the website landing page

FAQ and online support from shopping site

Out of Pocket estimator integrated with plan shopping

Filters (i.e. by carrier, by coverage level, price)

Provider/Facility Directory

Plan comparison

Feedback

- Consumers were confused by the questions associated with the out of pocket (OOP) estimator particularly the ones related to health status
- Most consumers didn't want to shop based on monthly premium. Key factor was coverage level (i.e. , metal tier)
- Need for C4 to provide simple examples for people to review: how much is the premium/out of pocket expense/deductible across plans based on individual's health care needs.
- Consumers would like to see plan info for out-of-state coverage
- Consumers would like to be able to compare plan provider and facility networks
- Need for a formulary comparison tool like Medicare.gov (or ideally a formulary filter)
- Consumers would like to see changes to the filter order and the way plan filters and comparison tools work
- Consumers would like to be able to filter by plan type (e.g., HMO or PPO)

Consumer Decision Support Ideas

Develop a comprehensive approach for consumer decision support tools for the shopping pages. Within this approach, review the following recommendations from our consumers:

- Add help text / clarifying information
- Modify filter and compare functionality
- Evaluate the current standalone OOP Cost Estimator
- Monitor utilization of current tools using Google Analytics

Make additional information and tools available on the C4HCO informational web site; and where possible, provide links from the shopping page to these pages:

- Develop a Regional Network Comparison tool
- Link to a Formulary Search tool
- Create informational videos



Additional Ideas, Tools, and Discussion