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IDEAS ON HOW TO TALK TO EMPLOYEES ABOUT RISING HEALTH BENEFIT COSTS



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EVERYONE PAYS A PRICE.



After a few years of stability, double-digit price hikes have returned. And because controlling costs is a shared responsibility, communication has never been more critical. Here are a few points to consider.

1. Make sure everyone knows you've got a pulse on the market

It's important to tell your employees about the resources of your independent third party administrator (TPA), especially their knowledge of the local marketplace.

2. Help employees stay informed on health and benefits

Hold meetings, circulate bulletins, distribute payroll inserts and tell your employees about informative websites. Get the message across by using as many different media as possible.

3. Explain coverage and cost in terms everyone can understand

First, benefit plans are complex. Second, we'd all be a lot happier if we never used our benefit plan, so remember to keep all benefit-related communications simple and to the point.

4. Let everyone know that cost control is a shared responsibility

These days, everyone contributes to the cost of health care. And while we all deserve to receive the finest care available, it's important that we each do our part to hold down costs whenever possible.

5. Where members go for medical treatment can make a difference

While it may be convenient to run to a hospital emergency room for non-emergency care, it may not be necessary and it sure won't be cost efficient. Talking about choices and making everyone aware of their options is common courtesy and good business.

6. Make it clear that easy access to appropriate treatment is your first priority

Make it clear that employers don't try to discourage use of their benefit plan and they don't practice medicine. The point is everyone should always talk to their doctor before the need arises. This way, they'll make more informed decisions when treatment is needed.

7. Encourage everyone to speak with their nurses and physicians

Today, more than ever, communication is a key to preventive health care and a healthier lifestyle. And every medical professional will be more helpful if they're aware of an individual's needs and concerns.

8. Encourage members to ask questions BEFORE they need to use their benefits

The more familiar members are with pre-admission requirements, provider network directories and the benefits they have, the better prepared they will be when they need to use their benefit plan.

9. Emphasize the difference in cost between brand name prescription drugs and generics

Ask your prescription drug vendors for information about generic drugs and proper use of all prescription drugs. Many will provide the information needed to answer questions, respond to concerns and illustrate the savings available.

10. Talk about utilization management as soon as a member qualifies for coverage

While pre-admission measures were initially designed to encourage responsible utilization of benefits, they help members find the most appropriate, comfortable and convenient setting for treatment. Everyone benefits from these programs.

11. Make sure everyone understands the impact of fitness and a healthy lifestyle

Diets and strenuous fitness routines are not for everyone, and they don't need to be. The point is that everyone can do something to improve their health and well-being. And the benefits are enjoyed by everyone.

12. Encourage the use of preventive care, health screenings and wellness

If a plan covers the cost of annual physicals and screenings for breast or colon cancer, make sure everyone is aware of this benefit and that they understand the advantages of being pro-active.

13. Give covered employees the information they need when they need it

Whether it's an increase in cost or a change in benefit plan design, don't hesitate to provide the details in a timely fashion. Being straight-forward and encouraging questions will help everyone appreciate the value of their benefit program.

As a full service TPA, we're accustomed to helping employers and participating employees respond to change. If you need to rethink the way you communicate employee benefits, or if you have a question about any of the products and services we offer, give us a call today. We'll be happy to assist.

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