



OCTOBER 30, 2006

Improving Health Care Quality with Information

by Robert Mitchell

Whether through cost modeling tools or medical and quality information, increasing numbers of health plans are providing their members with information that allows them to make better decisions about their care, choosing a physician or hospital.

Health insurers such as Highmark and Optima Health, consumer-directed health care providers such as **Benefitfocus**, and benefits providers such as ADP Benefit Services, among others, have seen how useful information allows for better decision-making with decision support tools.

Decision support tool provider, Subimo, headquartered in Chicago, provides data, personalized content and interactive models, along with online Web tools, so that consumers (e.g., health plan members) can manage and track their personal health status, select insurance and benefits, evaluate their tax account options, determine the costs for medical services, or select a hospital, medication and physician.

"We are giving these entities health information tools that help the consumer to make better decisions," said David Shevock, vice president of marketing and product management at Subimo. "We provide consumer interfacing tools that are password-protected on a portion of health plan's extranet. Or, for the employer, the information is provided through the organization's intranet, giving consumers access and ability to plan out eligibility, pricing or information on doctors and hospitals.

Consumer focus

With the health care industry focusing more and more on the consumer, health plans are looking at how they can better understand the patient's needs. "We have been in business for six years now, and even six years ago with companies like Wellpoint, for instance, their company's mantra was to empower consumers and give them the tools to be part of the decision-making process," Shevock said. "In the past, if as a health care consumer you needed to find a doctor, you'd ask your neighbor, because there wasn't a lot of good data available. There's also a lot of pressure from physicians to not have that data available. It's difficult for an intermediary, such as a health plan, to know what information it can give out to its members. We want to provide as much good, credible and reliable data as possible,

and let the health plans present the information in a format that meets their customer's needs."

Advisor tools

Subimo's Healthcare Advisor gets people the answers they're looking for. The Healthcare Advisor is a suite of tools that provides the most relevant information and helps people through a decision guide.

Shevock said that the Healthcare Advisor decision support system gives a description to the patient, showing risks associated with a particular procedure, how long the patient can expect to be hospitalized, how much medical cost he/she will incur, and which (if any) medications accompany the procedure. "This gives the patient quick answers and then we move him/her into the integrated Hospital Advisor, showing the most likely things to consider when picking a hospital for a particular condition," he said. "We will display or rank hospitals based on what has been selected. Rather than being like a Zagat's guide, where someone else does the rating, Hospital Advisor shows things that are important to the patient, and are based on established criteria."

More data for consumers

In September, **Benefitfocus**, a provider of consumer-directed health care software and services, and Subimo partnered to provide employers, benefits providers, insurance companies, and health care consumers with a set of online tools to help implement and manage complex health care decisions. Through the **Benefitfocus** Consumer Healthcare Portal, consumers will be able to manage benefits, financial health care accounts, and health and wellness information from a single location.

Shawn Jenkins, president and CEO of **Benefitfocus**, said consumers are taking advantage of Health Savings Accounts (HSAs) and high-deductible health plans, and need information and decision-making tools to manage their health. "We already had many common customers, and this partnership allowed us to offer tremendous value to the industry. The **Benefitfocus** and Subimo integrated, single sign-on platform gives consumers a comprehensive online location to do research, evaluate, purchase, enroll and maintain their benefits and personal health information."

Today, with the growth of health care choices such as HSAs and Health Reimbursement Accounts, employees are having difficulty assessing the risks and financial exposures of consumer-driven health plan options. However, as companies like **Benefitfocus** and Subimo have found, health care IT can assist the consumer in his or her decision-making process.

As for the relationship with Subimo and Optima Health, a regional not-for-profit health plan affiliated with Virginia-based Sentara Healthcare, 350,000 covered lives have access to Subimo's Treatment Cost Advisor and Spanish Hospital Advisor, through Optima's Web site. Optima members can view cost estimates for health conditions, and research and compare hospitals in the area.

Treatment Cost Advisor helps consumers estimate the cost of health care services or episodes of care. The tool provides in-network and out-of-network costs and pricing of the most common medical procedures, connecting members to high-value health care facilities based on their individual preferences, quality indicators, outcomes measures and costs.

And, earlier this year, Camp Hill, Pa.-based Highmark began offering its members information on hospital quality information and treatment options through its member Web site, using Subimo's Advisor tool.

As consumer-driven products shift decision-making responsibility to consumers, insurers are providing more information to help members make health care decisions. "Highmark continues to provide additional resources to help our members make better, more informed decisions that give them a greater hand in their health care," said Kim Bellard, Highmark's vice president of e-marketing. "Our goal is to give members clear, accurate information about their health care options -- choice of providers, costs and treatment options."

Health insurers and benefits providers are getting cost modeling tools and data on medical/quality, which gives members beneficial information to make better decisions on the hospital or physician they are considering.