



Powered by Enwisen Web-based communications technology, Zions banks on CDHP success

By Bruce Shutan

The role of personalized, Web-based benefits communications and decision support solutions will shape consumer-driven health plans (CDHPs) as a means of helping maximize adoption of this emerging concept. And with the right adoption rate, premium costs will decrease as better-educated employees are able to make more informed choices when selecting their benefit plans.

"As more companies ask employees to contribute a greater portion to benefits co-payments, communications technology will become a point-of-purchase tool via a corporate intranet or integration with a company's benefits transactional systems," says Barry Maxon, executive vice president of product strategy and co-founder of Enwisen, a leading provider of Web-based HR, benefits and total compensation communication solutions.

One corporate client that has achieved tremendous success in this arena is Zions Bancorporation, a Salt Lake City, Utah-based operator of more than 400 full-service banking offices in the western U.S.

Holding up Zions as a model for others to emulate, he says a multifaceted educational campaign conducted well ahead of last fall's open enrollment, in conjunction with sophisticated decision-support tools, made a world of difference in helping sell the concept to employees. Indeed, enrollment in CDHP options made available alongside managed care offerings was an impressive 34%, which is two to three times the national average for organizations that do not offer comprehensive communication.

"They did an excellent job very early on in the process of creating awareness about these plans," Maxon reports. "You need to touch the consumer's mind multiple times over about the concept's value proposition and how it benefits them."

Tools of the trade

In addition to the Enwisen solutions, Zions used traditional and multimedia presentations to convey consistent messages about the new plan, including educational seminars, Q&A sessions, brochures,

DVD releases and computer modeling that allowed for unbiased cost comparisons.

Personalized, online tools from Enwisen included dynamic comparison charts that incorporated employer contributions for a close look at how high deductible plans would be offset, and powerful medical cost modeling for customizing individual and family profiles. Users were able to pin down net-dollar, out-of-pocket expenses and determine annual rollovers of unused funds in health reimbursement arrangements or health savings accounts that could be applied toward future medical procedures.

"The calculators became valuable to personalize what plans they're eligible for relative to their profile and condition, as well as expected utilization and cost," Maxon says. "Where Enwisen is a bit different is that we exist at the intersection of HR, benefits and the employee desktop. Having decision-support tools firmly embedded in benefit enrollment systems with one-click access on a seamlessly integrated basis will significantly increase usage."

Another advantage is that by building in plan design parameters and medical profiles, the need for data entry is vastly reduced for the users of these tools who can instead focus on more meaningful modeling scenarios. Most Enwisen customers are seeing about 85% of their employees using these tools when evaluating their plans during enrollment.

Budgeting for life stages

Barbara Levin, Enwisen's vice president of marketing, believes a key driving force behind the rise of CDHPs is a philosophy centered around dispersing health care dollars in more relevant ways at particular life stages. She likens the process to purchasing an automobile: "You might want an affordable car fresh out of college or sedan to serve your growing family needs. We're becoming more engaged consumers in this country, and I think people want that same option with their health care choices, which in essence is something they're buying every month."

And since high-deductible health plans can be complicated to explain, Levin notes that personalized Web-enabled solutions will prove far more effective than a pile of paper. "The beauty of the Internet is the ability to find information that's relevant to age, marital status and health condition, then do calculations and modeling," she explains.

At a time when nearly all the low-hanging fruit has been plucked off the money savings tree under managed care, Maxon says employers hunger for new and innovative approaches to curb rising health benefit costs. But there's also a larger historical context.

"I think this trend is very much akin to the transition that occurred in the early 1980s from traditional pensions to 401(k) plans and the promise is one that heavily has to be influenced by the tax code," he adds, noting how flexible spending accounts have been hampered by the dreaded use-it-or-lose-it provision and lack of savings incentives.

CDHPs appear to be paying off thus far. Employers that have implemented these plans are experiencing single rather than double-digit rate and claims increases each year, Maxon observes. "Helping employees spend their health care dollars more effectively does lead to a long-term ROI," he says, noting how behavioral changes among plan participants can reduce claims.

Bruce Shutan, former managing editor of Employee Benefit News, is a freelance writer based in Los Angeles.

To learn more about Enwisen's Web-based, personalized CDHP communications and decision-support solutions, Enwisen invites you to attend a free Webinar on Tuesday, October 11, at 11 a.m. PDT (2 p.m. EDT). To enroll, click here: <http://enwisenevents.webex.com>.