



Patient Advocacy as an Employee Benefit

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According to a recent Towers Perin study, 52% of employees view their health coverage negatively, particularly with regard to navigating the healthcare system – finding the right doctor, knowing which tests to take, or what treatments or hospitals would be most appropriate.

Most large employers are reacting to the problem with an Employee Assistance Program and maybe a combination of wellness and consumerism efforts. Intuitively we know that a healthy workforce is less costly and more productive, but how and when does a workforce become healthier? Americans are savvy consumers of electronics and extended warranties, according to the Towers Perin study, but are driven more by fear than reason when purchasing healthcare coverage and services. EAPs, accessed for financial help more than any other service, are chronically underutilized.

American workers lack basic healthcare skills that leave them frustrated, unappreciative, and most important to employers, unprepared to be engaged high performers. The solution is to provide the education and tools to help employees take better care of themselves both before and after they become ill.

Studies show up to 50% of healthcare is inappropriate or unnecessary. Who hasn't had an adverse medical experience: a wasted visit to the wrong doctor or facility, a missed diagnosis, a misunderstood course of treatment, or worse? We also know that practice patterns vary substantially between doctors at different facilities or among different geographic areas. All too often we hear of the pain and suffering of an acquaintance as the result of unnecessary or delayed treatment. If that 50% figure is close to accurate, imagine the opportunity for savings.

Most Americans, however, lack basic health literacy, defined by the Joint Committee on National Health Education Standards as, "the capacity of an individual to obtain, interpret and understand basic health information and services and the competence to use such information and services in ways which are health enhancing". According to the University of New Mexico's Eileen Sullivan, "Patients need to be able to articulate their health concerns and describe their symptoms accurately. They need to ask pertinent questions, and they need to understand spoken medical advice or treatment directions. In an age of shared responsibility between physician and patient for healthcare, patients need stronger decision making skills. With the development of the internet as a source of health information, health literacy may also include the ability to search the internet and evaluate web sites."

Is it any wonder that employees are driven by fear in this environment? That this fear leads to over purchasing of healthcare (the opposite of consumerism) and under purchasing of retirement and income replacement coverage? That they are negative about their healthcare?

Ironically, in the face of such rampant healthcare waste, a recent Hewitt study found that less than 20% of Americans think they can do anything about healthcare costs. Less than



half had ever researched healthcare cost or quality; in a country where two thirds of vacations are researched on line. Less than a quarter had ever asked about prescription options - ten years into the generic/brand debate! Less than 20% estimate annual healthcare expenses; and we wonder why 401K and FSA participation are chronically low. The recent MetLife Study of Employee Benefit Trends found that 57% of employees spent less than 30 minutes making their annual benefits decisions.

Clearly, we have an enormous opportunity to help employees and their families do better. Enter patient advocacy as an employee benefit.

Patient advocacy can take many forms. Certainly it includes basic education. Teach employees about the high quality/low cost relationship and the value it represents. Explain that when the patient gets their care right, the first time, everybody wins. Show them how to access telephonic nurse lines and carrier based and other web sites where they can get information and advice. Explore third party vendors that telephonically walk employees through their healthcare maze. Not only is this a relatively inexpensive communication effort, it only takes incremental action to produce positive results because it can reach high healthcare users quickly.

Patient advocacy is also a strategy and a message of which an employer can be proud. It represents a commitment to help employees get better care which will reduce suffering while lowering costs for both employee and employer; the first real win/win in healthcare cost containment.

Keep in mind that any definition of “consumerism” includes putting more responsibility on the patient to make better healthcare decisions regarding prevention, cost and quality. It also requires at least minimal budgeting and account management skills. For those reasons alone, health and financial skills are prerequisites for successful consumer driven results.

Just as important, by providing effective patient advocacy tools and financial planning education, employers can reduce healthcare costs, increase employee benefit plan appreciation and participation as well as employee engagement and productivity. All accomplished from a commitment to help employees take better care of themselves both physically and financially. What a great message.

Lastly, in today’s squeeze on corporate resources, patient advocacy programs can also work with plan participants to research and resolve claim issues that typically are brought to someone in Human Resources to resolve taking up valuable staff time that could be used more proactively.

Representative patient advocacy web sites:

- www.pdrhealth.com
- www.mercksource.com
- www.medlineplus.gov
- www.howstuffworks.com – click on “Health”
- www.familydoctor.org