



Communicating Consumer Driven Health Care, the Brussels Sprouts of Medical Benefits

by Jennifer Needham

How do you get employees to “eat their vegetables”? A good introduction can improve the appeal of a new item on your health care menu.

What is good for us is not always what we want. Take Brussels sprouts. High in protein, good for the skin, these mini-cabbages even help fight cancer. The problem is, the little green guys just taste icky.

My six-year-old brother was once sent away from the dining table for refusing to eat his Brussels sprouts. (We call it the Great Brussels Sprout War in my family.)

“Eat just one,” our sister advised.

“NO,” said John.

“You’ll have to sit in the corner,” our dad threatened.

“Fine,” said John. He outlasted the adults, and was never again presented with Brussels sprouts.

The moral of the story? Persuasion requires a strategy. And when it comes to introducing Consumer Driven Health Care (CDHC) – a health care solution that benefits almost all employees – it takes a well-considered strategy to convince employees that this type of plan may be both good for them and palatable. Often in our work, we’ve used a seven-step process for developing a CDHC introduction strategy.

1 – Know why you’re serving CDHC.

We begin by asking clients, “What are you trying to accomplish, at what cost, over what period of time?” We move on to, “What has led to the current unacceptable state of affairs?” and “What must change?” Finally, we ask, “How will you drive that change, and how will you measure your progress?” A communication campaign should be designed to change employee behaviors in a way that reduces health care costs while improving health.

2 – Understand your diner.

The key to reducing trend is changing employee behavior. Some employees' participation can be more important to the success of a CDHC introduction than others. Your employees have different capacities for learning and different levels of readiness for change.

Therefore, we have found it helpful to:

- Identify the portions of your population with the greatest need and target communication messages to those groups.
- Deliver communications in ways that are compatible with a variety of learning styles.
- Deliver communications timed with employees' "teachable moments."

3 – Pick your battles.

For employees to accept the new program, they need a clear understanding of how it works and its potential benefits to them. Specific campaign goals of the communication campaign might include the following.

- Educate audiences on the business case for CDHC.
- Educate audiences on how the CDHC plan works and how to use support tools.
- Increase employees' appreciation of the company's overall benefits program.
- Train managers and HR representatives to answer employees' questions and provide local support/advocacy for CDHC on the "front lines."
- Effect migration to the CDHC plan.
- Evaluate the success of the communication effort.

From the foundation provided by establishing goals, you can craft key messages specific to your organization.

4 – Anticipate the first impression.

In the case of a CDHC plan, the complexity of the program and employees' learned skepticism regarding change can be the biggest challenges. Other challenges may include the following.

- Concern about employee contribution levels and out-of-pocket costs.
- Concern about inability to anticipate costs, especially among lower-paid employees.
- Concern among employees with chronic medical conditions who may never build up a “reserve” due to continual treatment.
- Resistance to taking on more responsibility.
- False impression that the CDHC plan discourages employees from seeking needed care.
- Ignorance of the true costs of medical care (e.g., a visit to the doctor actually may cost \$98, not \$15).
- Suspicion that the CDHC benefits the company more than employees.
- Adverse selection when CDHC is offered as an option, which can diminish the plan's financial effectiveness.

You'll need to be able to answer each of these challenges.

5 – Listen to your diners.

The goal of your communication campaign is to reshape the attitudes, behaviors and expectations of employees. To measure your success, you need to know your starting point. We suggest conducting a survey or employee focus group to establish a baseline. Having a full understanding of employees' perceptions better prepares an organization to communicate on the topics that most require education.

Through employee listening, you can:

- Evaluate attitudes about health, health care and personal responsibility.
- Measure employee readiness for change.
- Assess preferences for communication vehicles and techniques.

6 – Dress up those sprouts.

One of the most significant processes of any communication campaign is the creation of a visual platform for its messages. If you do not already have a strong brand – the combination of visual and thematic messages – you may find that this is an appropriate time to change the look and feel of your health and welfare communications.

7 – Decide how many Brussels sprouts must be eaten to declare victory.

Reducing cost trend alone is often an insufficient method of program assessment. Key indicators of success include increased use of preventive services and increased use of generic prescription drugs. Cost savings should not be the result of avoiding needed care. They should reflect substitution of early care for late care, or substitution of more effective procedures, providers and settings for less effective ones. If employees are making use of the new tools and changing their attitudes (as determined through a post-enrollment survey), the program is taking hold.



That's the first stage of the Brussels sprout prep. Next comes creating a communication work plan specific to the findings of the prep stage. The work plan may include a combination of print and online tools, and will almost certainly launch several months before enrollment and continue throughout the following year to reinforce key wellness messages.

If you sense a Great Brussels Sprout War building in your organization, start organizing a communication menu plan sure to please the pickiest gourmet.