

what's my MOTIVATION?



with todd malouf

One of the best answers to increasing healthcare costs in recent years is consumer-directed health care. It encourages people to take charge of their own healthcare, making their own decisions about treatment and, ideally, saving both themselves and their employers money. So why are so few people using this option?

In spite of a growing body of healthcare education materials and insurance plans to equip people to choose the medical treatment

they want to pay for from an array of options, most are not taking advantage of the opportunity. This may be because, while employers and insurance providers are emphasizing the *value* of the medical care provided and money saved, they are not talking to the *values* of the employees who could be benefiting from the plans. While money is an important item in healthcare decision-making, it is often outranked by personal and social values that have considerably more influence on how people make healthcare choices.

When an employer includes a high-deductible health plan in the benefits lineup, it is often presented as a terrific way for employees to save money on their healthcare – which is absolutely true. However, the focus on financial points can have a side effect: when an employer emphasizes only cost savings, what an employee hears is “this will save the business money at the expense of employees.” There are other benefits, such as the ability to save (tax-free) for healthcare expenses in retirement while still paying less for healthcare today, and ways to take better care of our health now so we don’t need as much medical care later. Most people need to hear more about these other benefits.

Additionally, consumerism in healthcare is generally focused only on changing the behavior of consumers in order to gain cost savings. This is just part of the equation. The most well-informed consumers can still find themselves trying to get information from a doctor who is completely unaware of the total cost of a surgical treatment, or who simply prescribes a single option for treatment without presenting alternatives. To make the new system truly effective, providers need to inform themselves about higher- and lower-cost alternatives as much as consumers.

People want to be involved in their own healthcare decisions, but they want to know that they’re not being forced to accept options that go against their own values. If they learn healthcare consumerism in a way that supports their values, they develop the motivation to take charge of their own healthcare – and that generates benefits for everyone.

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