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- Dial **1-866-352-3799** for the audio portion of the call. You will then be prompted to enter the ‘Meeting Number’ on the phone pad.
- The Meeting Number is: ***2926756*** (Please note: you must dial the * (star) before and after the number.)

Please Send Questions or Comments

Chat Feature – Please type your questions at any point during the cyber seminar and click send. They will be answered at an appropriate time in the order they are received.



Technical Assistance

1. Due to the volume of participants today, we've automatically muted your phones to eliminate interference.
2. During the program, you are encouraged to type a question in the chat area at the bottom left of your screen and hit send.
3. Please make sure that your telephone or computer speaker volume is turned up. If you experience any technical problems during the seminar, please call the helpdesk line at **1-800-305-5208** and reference the meeting number: **2926756**.
4. And finally, please close all other applications, especially email, so that your system will run more smoothly.

Due to an overwhelming response, we have provided an alternative Toll Free dial in:

886-814-1921

Please be prepared to give your first and last name to an operator.

Consumer-Driven Health Plans: Potential, Pitfalls, and Policy Issues

HCFO and SCI Cyber Seminar:
Disseminating Research Results for Policy Makers
Sponsored by The Robert Wood Johnson Foundation

September 10th, 2004



HCFO & SCI

- **HCFO**

- Provides public and private decisionmakers with usable and timely information on health care policy, financing, and market developments. We accomplish this through our grantmaking activities and by bringing together the policy and research communities through significant convening, issues identification, research translation, and communication activities. www.hcfo.net

- **SCI**

- Works with states to plan, execute, and maintain health insurance expansions, as well as to improve the availability and affordability of health care coverage. SCI awards demonstration grants and policy planning grants to states and also provides hand-on support for states.

www.statecoverage.net



HCFO and SCI are funded by The Robert Wood Johnson Foundation
AcademyHealth is the national program office for HCFO and SCI
www.academyhealth.org



New Resources

HCFO and SCI are excited to announce the release of two publications that are a valuable resource for those stakeholders keeping current with the latest information on consumer-driven health plans and health savings accounts.

The August 2004 *Health Services Research* special issue:
**Consumer-Driven Health Care – Beyond Rhetoric with
Research and Experience**

A New SCI Issue Brief: **Health Savings Accounts: Issues and
Implementation Decisions for States**



Consumer-Driven Health Plans: Potential, Pitfalls, and Policy Issues

September 10, 2004, 1:30 – 3:30 p.m., Eastern Daylight Savings Time

Moderators: **Bonnie Austin**, HCFO Senior Manager, AcademyHealth

Jeremy Alberga, SCI Senior Manager, AcademyHealth

Presenters:

Meredith Rosenthal, Ph.D.

Assistant Professor
Health Economics and Policy
Harvard School of Public Health

Steve Parente, Ph.D.

Assistant Professor
Carlson School of Management
University of Minnesota

Judith Hibbard, Dr.P.H.

Professor
Department of Planning, Public Policy and
Management
University of Oregon

Discussants:

Paul Fronstin, Ph.D.

Senior Research Associate
Employee Benefit Research Institute

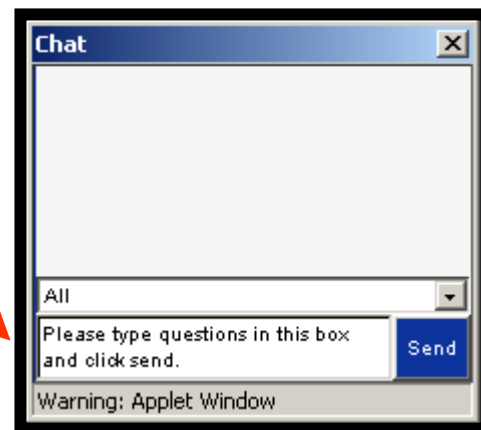
Scott D. Leitz

Director
Health Economics Program
Minnesota Department of Health

Please Send us a Message Now

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**If you are listening with a group,
Please send us a message now
using the chat feature telling us
the total number of participants.**



What do we mean by Consumer-Driven Health Care?

- Overview:
 - High deductible insurance plan
 - Personal account funded in various ways to pay for care
 - Gap between the annual amount put into the account and the deductible
 - Internet-based decision support
- Potential Benefits:
 - Consumer control over health care and financial decisions
 - Personalized information to facilitate decisions
 - Incentives for consumers to control health care costs
- Potential Drawbacks:
 - Adverse risk selection
 - Greater out-of-pocket costs for sicker and poorer consumers
 - Information not yet sophisticated enough on quality

Consumer-Driven Health Care

- The labels, structure, and the corresponding incentives of CDHC may vary:
 - Consumer driven or consumer-centric health plans
 - Defined contribution health plans
 - Medical savings accounts (MSAs)
 - Health reimbursement accounts (HRAs)
- But, the direction of change is consistent!
 - New Health Savings Accounts (HSA) allowances under the Medicare Modernization Act.
 - Greater employee cost sharing in all forms (premiums, deductibles, and coinsurance) across all plans.