CHOICE Outcomes Makes It Easier to Help Your Clients

Millions of Americans undergo elective surgery each year. For some high-risk procedures, the decision about where to have surgery can make the difference in cost, length of stay, and recovery time.

Evidence-based hospital referral (EHR) is a method of making sure that patients with high-risk conditions are treated at hospitals with the characteristics associated with better outcomes.

Since few healthcare consumers are even aware of the information available to them, brokers can educate their clients and provide them with comparative hospital information to consider when selecting a hospital for care.

Choice Outcomes—from CaliforniaChoice—is an easy-to-use online tool that provides reliable hospital comparison data* in 14 health categories and more than 160 common procedures. Consumers can compare hospitals in a select geographic area and review rankings on outcomes, costs, and number of patients treated.

Choosing a hospital should include these considerations:

- Relationship with the health plan and doctor.
- Experience.
- Results. Measuring results can be an indication of the quality of hospital. Consumers should consider the average length of stay, recovery time, and mortality for a specific procedure at each hospital.
- Patient experience. Consistently good reports from other patients can mean the hospital treats its patients with respect and dignity, while supporting the needs of a patient's family and friends as well.
- Quality standards. The Joint Commission on Accreditation of Healthcare Organizations (JCAHO) may provide a rating for the hospital. Staff, equipment, cost, and service all contribute to the overall quality of a hospital and are included in its accreditation. To verify JCAHO ratings, go to http://www.jcaho.org.

* Choice Outcomes is powered by HealthShare Technology, a Leapfrog Group-approved data tool.
Calchoice.com is a great resource for you and your clients. It offers medical information on several topics, including nutrition, wellness, common health problems, and managing healthcare expenses. Our website also allows clients to compare hospitals (see page 1) and to choose a provider.

Did you know many of your clients could be sitting near one of the world’s largest medical libraries? And they don’t even have to be a doctor to get in. Using a computer at work, home, or the library, many people jump on the Internet each day.

Everything from the latest medical breakthroughs to fitness and nutrition tips can be found on the Internet. With so much health information out there, it’s important for your clients to be able to find reliable sources. The Internet is a place where anyone can say whatever they want—even if it’s not accurate.

The American Medical Association offers these tips for helping your clients evaluate the information on websites:

● Rely on sites run by the government, medical schools, professional medical associations, and national nonprofit health organizations. A good place for your clients to start their search is Medline, a government database of medical journals open to anyone free of charge: http://www.nlm.nih.gov/medlineplus. Commercial sites also may offer reliable health information, but they could be biased.

● Sources must be provided. Authors listed should have the right qualifications.

● Information should be current.

Encourage your clients to use information on the Internet as a guide for talking to their doctors about a particular health concern.

**LOOKING for Health Information? Try the Web**

**Sales Tip for Success — HSAs**

Lately, I’ve been approaching my clients with an entirely new perspective on the business of healthcare. When Health Savings Accounts (HSAs) were introduced, it made sense to me to talk to my clients about their utilization as another way to save dollars.

I start by taking them through a simple exercise, estimating their annual healthcare needs and attaching it to a cost: premiums, co-pays, prescriptions, and even inpatient/outpatient treatment. Then we look at the annual premium to enroll in a high-deductible PPO plan. After we determine the difference in costs, I add in an HSA. That’s when the light bulb usually turns on. The costs versus the savings can be quite illuminating!

**DEAR CALIFORNIA CHOICE BROKER:**

The CaliforniaChoice Health Savings Account (HSA) offers your clients a high-deductible health plan, our PPO 2400 from Blue Shield, and an easy-to-establish HSA through HSA Bank.

Employees funding these accounts reduce their taxes, save on monthly premiums, and set money aside for potential healthcare use in a bank account or mutual fund; earning interest until used for qualified medical expenses.

While employers also benefit from reduced monthly payroll deductions, this exciting new consumer-directed product is not meant for everyone. Employees with fewer medical needs during a year can enroll in this low monthly premium plan and gain HSA.

It is clearly a great complement to the CaliforniaChoice program, which includes seven benefit plan designs available through six health plans. HSAs also help employers fairly distribute healthcare spending to employees with varying healthcare needs.

Each time you meet with a client, talk to them about HSAs and encourage them to log in to calchoice.com for information that can help them decide if HSAs are right for them.

Good selling!

Ron Goldstein, CLU
President

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