Why is it hard to find affordable care?

NAVIGATING HEALTHCARE FOR PATIENTS AND CONSUMERS
Rising healthcare costs, along with larger deductibles, mean that consumers are increasingly shopping around for high quality healthcare they can afford. Yet, people rarely are able to find the information they need, and, even when they can, they often can’t act on it to reduce their bills. At the same time, many people don’t know that they may have options—with some better for their situation than others—and that the final decision is theirs to make. Patients and consumers discussed these issues at a recent NQF meeting and found that there are options and information, but you have to know what questions to ask.

QUESTIONS YOU MIGHT WANT TO CONSIDER WHEN...

...choosing insurance
• What are my insurance options?
• How do I choose the best insurance plan for me—what are the premiums, copays, deductible, prescription costs, maximum out-of-pocket, and network of clinicians?

...finding a clinician?
• Are they in my insurance network?
• Are they open after normal business hours (after 5 pm or on weekends)?
• Will they work with me on payments (like monthly payment plans)?
• Are they part of a larger practice that offers additional resources?

...using healthcare to get better
• Does this clinician or hospital offer high quality care?
• Do I have options for my treatment?
• For labs, tests or scans especially, are there options that are high quality and more affordable?

...trying to stay healthy?
• What is recommended for a person like me to prevent disease—screenings, vaccines, or other care? What would I pay?

...managing a disease or condition
• Are there staff at the clinician’s office to help coordinate my care?
• Do specialists talk to my primary care physician or to each other?

...dealing with a serious illness
• Is there a clinic at a local hospital devoted to this condition?
• Have I written down and shared my healthcare preferences?

WHERE COULD I GET MORE INFORMATION?
• Other patients and consumers
• State or federal health insurance exchanges, including navigators
• Social workers
• Case managers (hospital or insurance plan)
• Non-profits (for my condition or general)
• Human resources at my job
• Clinics focused on my particular condition
• Support services offered by schools (like physical therapy), social services, or state programs
• Some information on care quality: Medicare Hospital Compare, Medicare Physician Compare, my health insurer or company, consumer organizations, and clinical societies
• Identifying treatments or tests that may be overused and should be discussed with your doctor (Choosing Wisely campaign)
• Understanding health care prices: a consumer’s guide (HFMA)
• Resources for health care decisions (Consumer Reports)
WHAT DID PATIENTS WANT IMPROVED?

While asking questions can help in many situations, in some cases the information may not exist. Areas where the health system needs to do more to help patients include:

Helping me keep care affordable
Many people are trying to keep care affordable, but don’t have the information they need—such as making sure their dollars are well spent or finding affordable health plans or clinicians for their situation.

Tailoring information to my life
People want meaningful information that reflects their particular needs and circumstances. New technologies could help by showing potential options for a person’s needs, values, or situation.

Calculating my total bill
Before a major procedure, consumers were not able to find out how much they would pay out of pocket. Afterwards, they slowly received multiple bills from different clinicians and hospitals, and didn’t find out what they owed for weeks or months.

Knowing what is appropriate
People at the meeting said that a major challenge was figuring out whether they needed healthcare at all—for instance, did they need to go to the emergency room tonight, or could they wait until tomorrow to see their primary care clinician?

Navigating the system
An overarching theme throughout the meeting was that healthcare is complex and difficult to navigate, and it was important to have resources to guide people.