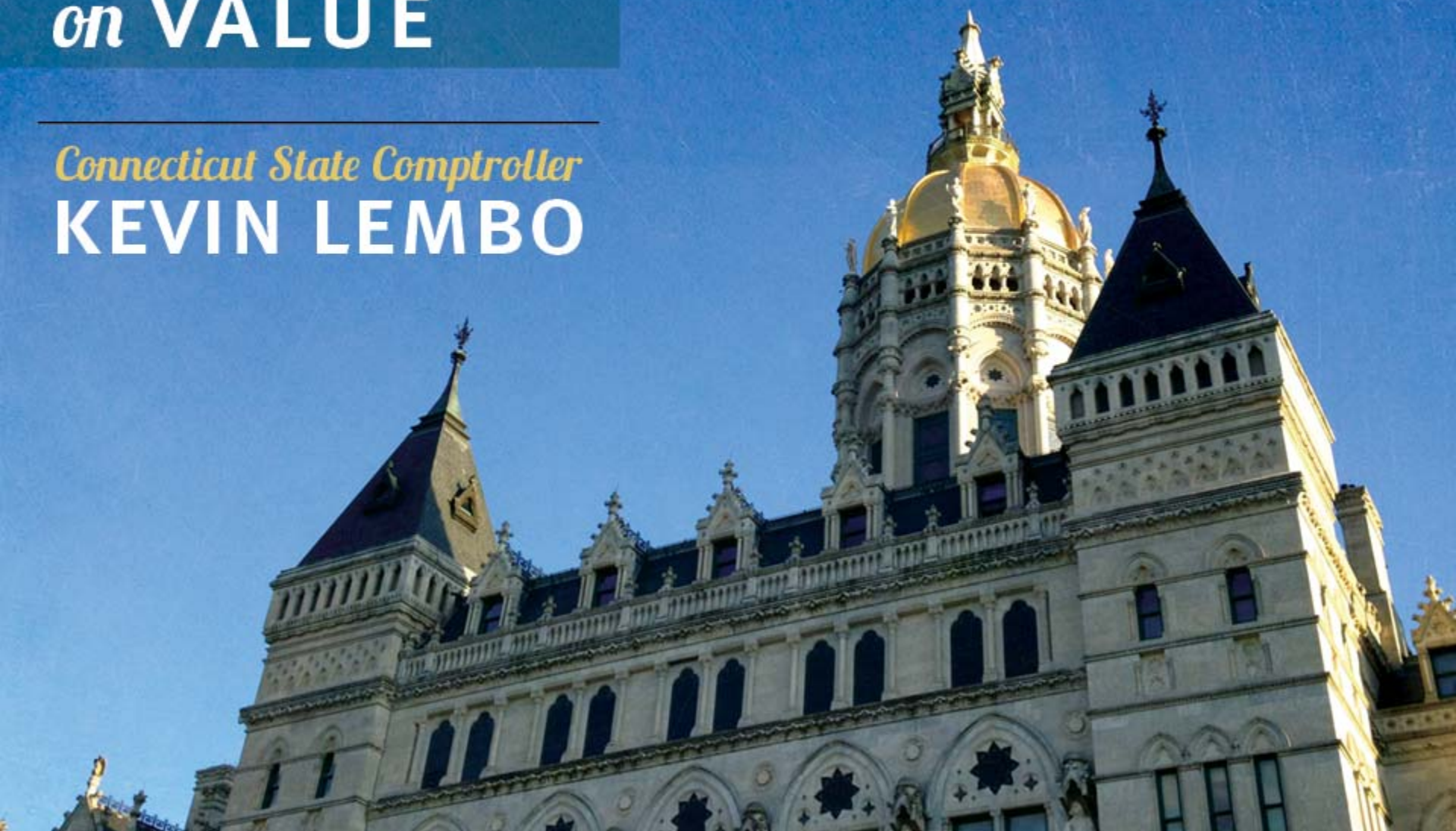


# ENGAGING CONSUMERS *on* VALUE

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*Connecticut State Comptroller*  
**KEVIN LEMBO**



# GOAL: REDUCE COSTS NOT COVERAGE

- **Need for a new strategy:**
  - » From 2003 – 2010 the Connecticut state employee plan saw premiums rise by an unsustainable 53%
- **Catalyst:**
  - » In FY 2011 the state faced a projected \$3.8 billion deficit, the status quo was no longer tenable





# HEALTH ENHANCEMENT PROGRAM

- **Targets preventive care and chronic disease through:**
  - » Required age appropriate preventive screenings and care
  - » Lower co-pays for medication/care associated with five chronic diseases and conditions
  - » Chronic disease management education program
- **Lowers costs for enrolled/compliant participants by:**
  - » Waiving co-pays for preventive care and chronic disease management
  - » Reducing monthly premium share
  - » Waiving annual deductible



# CONSUMER ENGAGEMENT

## PROGRAM LAUNCH

- ENROLLMENT WEBSITE
- ENROLLMENT FAIRS
- HR OUTREACH
- COMPLIANCE TRACKERS MAILED

## COMPLIANCE MONITORING

- INTERACTIVE WEBSITE
- COMPLIANCE STATUS LETTERS
- EMAIL BLASTS
- DIRECT PHONE CALLS
- HR/UNION OUTREACH

## PENALTY PHASE

- NON-COMPLIANCE LETTERS
- ABILITY TO APPEAL TO HCCCC
- FINANCIAL BENEFITS REMOVED UNTIL COMPLIANCE MET

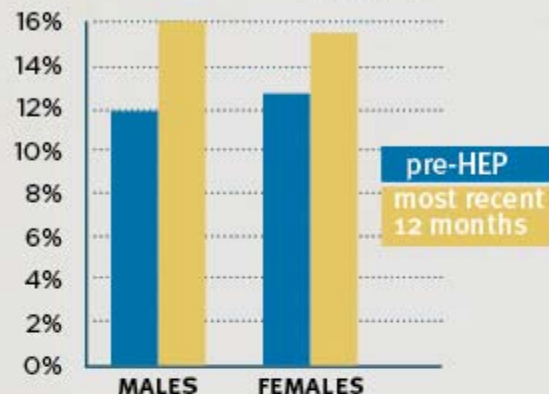
### Lessons:

- Deadlines spur action
- Regular and varied communication a must

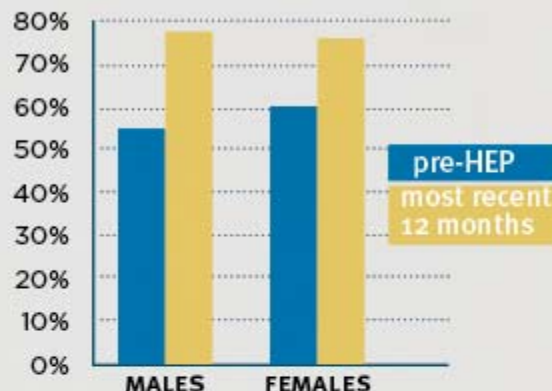


# BEHAVIOR CHANGE

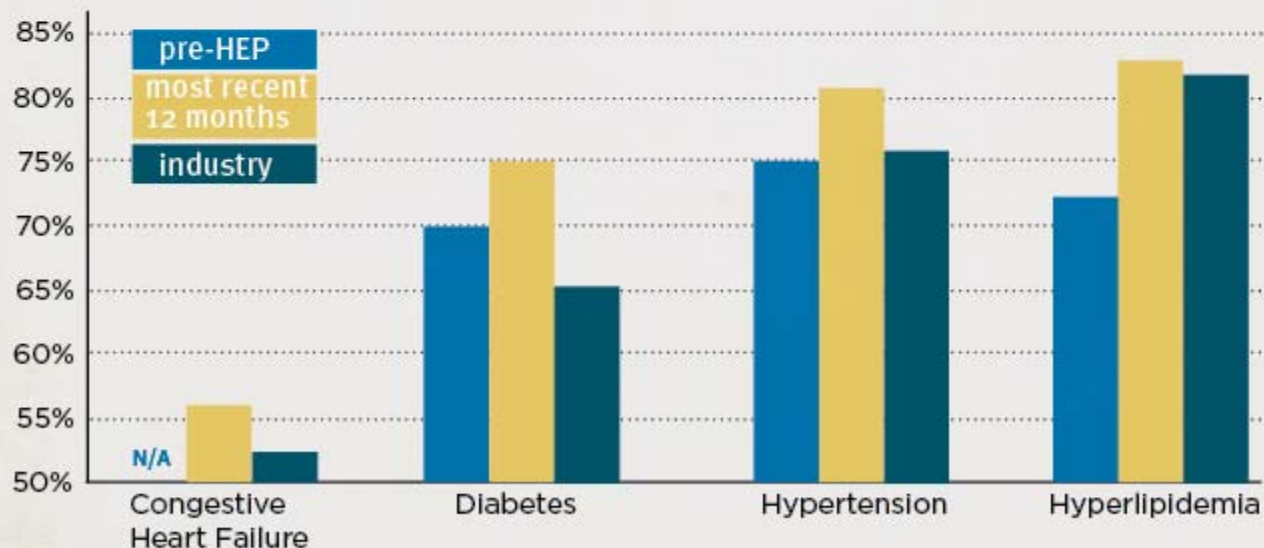
COLONOSCOPIES (age 50+)



CHOLESTEROL SCREENINGS (age 50+)



CHRONIC DISEASE MEDICATION ADHERENCE



## Medical & Pharmacy Trend

- 12 months Prior to HEP 8.9%
- Most Recent 12 Months 2.8%

**Emergency  
Room Visits  
DOWN 9%**

**Preventive  
Exams  
UP 20%**





# PLAN DESIGN & PAYMENT REFORM

Does a value based insurance design like HEP enhance the impact on cost, utilization and outcomes of payment reform models?

Medical Home Pilot

State Innovation Model  
– Accountable Care  
Organizations (ACO)



# CHALLENGES/ LESSONS LEARNED

- **Clear Communication**
  - » Participants
  - » Physician Community
- **Compliance monitoring**
  - » Protecting Personal Health Information
  - » Claims lag
  - » Defining codes that meet compliance standards (physicals)
  - » Adjusting plan requirements to meet latest medical recommendations
    - Dental cleanings
    - Vision

