

Web Based Decision Support Tools

Providing Information to Empower Consumers

Consumer Driven Healthcare Summit
John Mills
Washington, DC
September 27, 2007



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HEALTH PLAN OF NEW YORK

Overview

- About HIP Health Plans
- Consumerism in Healthcare and the Need for Transparency
- Types of Consumer Info Tools
 - Personal Health Records
 - Health Risk Assessments
 - Price transparency
- Conclusions
- Questions

About HIP

- HIP Health Plan
 - Founded in 1944
 - Affiliation with GHI approved in October 2006
 - EmblemHealth will be the name of the combined organization
- Current membership is more than 4 million
- Serves New York, Connecticut and Massachusetts
- Product offerings include
 - HMO and POS
 - EPO and PPO
 - CDHP
 - Government programs
 - Dental insurance
 - Pharmacy benefit management



Consumerism in Healthcare

- Consumerism in healthcare demands a greater understanding of plan design and cost information
 - HSAs and HRAs require access to both cost and quality information
- Emergence of the Internet has made health information more accessible to consumers and it can now be provided in an integrated and user friendly model
- Employers want their employees to be better informed about health care costs, prevention and treatment of illness

Consumerism in Healthcare

- Tracking Healthcare Information
 - Health Risk Assessments
 - Personal Health Records
- Network Quality Information
 - Hospital Quality Tools
- Transparency
 - Contracted Pricing Online
 - Benefit Decision Support Tools

Personal Health Records

- Personal Health Record (PHR)
 - Patient geared tool which generally sits on either the health plan or employer website and provides a medical profile of the member
 - A set of consumer health related information used by the consumer and any other care or service providers as appropriate
 - Permits member and health plan to populate it with claims, lab and pharmacy data either manually or through a claims download
 - Can be thought of as a patient-owned Electronic Medical Record
 - Establishes personalization and consistency of care

Personal Health Records Capabilities

The screenshot shows a Microsoft Internet Explorer browser window displaying the HIP Health Manager website. The address bar shows the URL: <https://www.webmdhealth.com/visits/visitrev.aspx>. The website has a blue header with the HIP Health Manager logo and a navigation bar with links: Home, Medication Center, Condition Centers, and Living Healthy. Below the navigation bar, there is a section titled "Health Record" with tabs for Visits, Conditions, Medications, Allergies, Surgeries, Immunizations, Tests, Coverage, and Basics. The "Visits" tab is selected, and a table of visits is displayed. The table has columns for Reason, Date, and Visit Type. A speech bubble points to the "Visit Type" column, which lists "Office visits" for several entries.

Reason	Date	Visit Type
Click on an item to edit, delete or view related information.		
Reflux (GERD) or Heartburn	04/02/2007	Adult Visit
Iron Deficiency Anemia Caused by Chronic Blood Loss	12/01/2006	Office Visit
Fatigue and Malaise	07/10/2006	Office Visit
Blood in stool	01/06/2006	Office Visit
Blood in stool	11/18/2005	Consult/Evaluation Visit
Acute Sinusitis	11/18/2005	Office Visit
Dietary Iron Deficiency Anemia	10/31/2005	Office Visit
Dietary Iron Deficiency Anemia	09/30/2005	Office Visit
Dietary Iron Deficiency Anemia	09/08/2005	Office Visit
Benign Colon Tumor	07/12/2005	Office Visit
Dietary Iron Deficiency Anemia	07/12/2005	Office Visit
Benign Colon Tumor	06/08/2005	Office Visit
Benign Colon Tumor	05/18/2005	Office Visit
Benign Colon Tumor	05/11/2005	Office Visit
Benign Colon Tumor	04/27/2005	Office Visit

Office visits

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Personal Health Records Capabilities

https://www.webmdhealth.com - Health Manager Visit Report - Microsoft Internet Explorer

Visit Report

close

Visit Details:

Reason	Date	Provider	Type
Reflux (GERD) or Heartburn	04/02/2007	Dr. Alan Raymond	Adult Visit

Comments:

None

Reflux (GERD) or Heartburn Questionnaire Results

Review of Systems

Associated symptoms

Affirms	Chest fullness
	Hoarseness
Denies	Dysphagia

Cause, Onset, Location

Affirms	Present for months
---------	--------------------

Course, Duration and Frequency

Affirms	Generally lasts 30 minutes or less
---------	------------------------------------

Makes better

Affirms	Taking antacids after meals, at bedtime, or whenever heartburn occurs
---------	---

Makes worse

Affirms	Worse with Caffeine
---------	---------------------

Severity

Affirms	Moderate, relieved with antacids
---------	----------------------------------

Condition
detail from
physician
visit

Personal Health Records Capabilities

My Medications Review - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <https://www.webmdhealth.com/record/medrev.aspx>

Close Window

HIP
Health Manager

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JOHN MILLS settings | log out Search

Home Medication Center Condition Centers Living Healthy

Health Record

Visits Conditions Medications Allergies Symptoms Tests Coverage Basics

Please review the following list of medications to ensure that it is complete and accurate. You may edit any medication, including moving a medication from being "current" to "past" by clicking on it. To see if any potential conflicts between your medications, your allergies or your current health conditions exist, click "check interactions".

add medication check interactions Health Record summary how to

Current Medications	Date Dispensed
Claritin 10 mg Oral Tablet	01/13/2007
Ibuprofen 200 mg Oral Tablet	01/13/2007
Vitamin C 500 mg Oral Tablet	01/01/2007
Anusort-HC 25 mg Rectal Suppository	12/01/2006
Amoxicillin-Pot Clavulanate 875-125 mg Oral Tablet	11/18/2005

IMPORTANT NOTICE: The drug information contained on this site is intended to supplement, not substitute for, the expertise and judgment of healthcare professionals. The information is not exhaustive and is not intended to cover all possible uses, directions, precautions, drug interactions or adverse effects, nor should it be construed to indicate that use of a particular drug is safe, appropriate or effective for you or anyone else. A healthcare professional should be consulted before taking any drug, changing any diet or commencing or discontinuing any course of treatment. The display and use of this drug information is subject to express [terms of use \(click here\)](#). By continuing past this page, you agree to abide such terms of use.

Disclaimer: The information contained herein is not intended to render medical care to a member or suggest that any specific treatment, medication or service is covered by HIP benefits plans. Rather, it is made available to assist in the coordination of a member's care. Members are advised to refer to the terms and conditions of their HIP benefits plans for information concerning coverage. HIP disclaims any and all applicable liabilities of any kind. Please always consult your physician or other caregiver in the event of medical need or advice.

The contents of this Site, such as text, graphics, images, and other material contained on the Site ("Content") are for informational purposes only. The Content is not intended to be a substitute for professional medical advice, diagnosis, or treatment. Always seek the advice of your physician or other qualified health provider with any questions you may have regarding a medical condition.

start HIPUSA.COM - Memb... My Medications Revie... 8:47 PM

Track
medications

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Personal Health Records Capabilities

My Test Results Review - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites RSS Print Mail News Groups

Address <https://www.webmdhealth.com/record/testrev.aspx?toolnavsearch=> Go Links

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settings | log out Search

Home Medication Center Condition Centers Living Healthy

Health Record

Visits Conditions Medications Allergies Surgeries Immunizations Tests Coverage Basics

 Use Trackers to chart your health measurements over time.

manage my trackers compare my trackers Health Record summary how to

My Trackers

Blood Pressure	Blood Sugar
Cholesterol (Total/LDL/HDL)	Colorectal Screening
Diet	Prostate Cancer Screening
Resting Heart Rate	Stress
Weight	

add tests or measurements

Tests and Measurements	Date of Service
Heart Rate	03/01/2007
Systolic Blood Pressure	03/01/2007
Diastolic Blood Pressure	03/01/2007
Body Height (4 entries)	01/16/2007

Click on an item to edit, delete or view related information.

start 6 Microsoft Office O... 2 Microsoft Office P... 2 Microsoft Office ... 2 Internet Explorer 4:20 PM

Track medical tests

Personal Health Record Capabilities

The screenshot shows a web browser window with a menu bar (File, Edit, View, Favorites, Tools, Help) and a toolbar with various icons. The main content area displays a 'Printable Personal Health Record Summary' with the following sections:

Important Information about this Health Record Summary.
The information in this document reflects the information in this patient's WebMD Personal Health Record sponsored by HIP Health Plan. The patient controls his/her own Personal Health Record. WebMD and HIP Health Plan do not represent the accuracy or completeness of this information.

Personal Information

Gender: Male
Blood Type: Do Not Know
Phone:
Address:

Current Conditions

Allergies
Date Assessed: 09-21-2006
Information Source: Self-Reported

Hair Loss
Date Assessed: 09-21-2006
Information Source: Self-Reported

Hemorrhoids
Date Assessed: 09-21-2006
Information Source: Self-Reported

Seasonal Allergies
Date Assessed: 09-21-2006
Information Source: Self-Reported

Current Medications

Claritin 10 mg Oral Tablet
Date Dispensed: 01-13-2007
Information Source: Self-Reported

**Printable
Personal Health
Record Summary**

Personal Health Records Capabilities

HIPUSA.COM - Members - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites Print Mail

Address <https://www.hipusa.com/lookup/HIPHealthMgr.asp> Go Links

Home | Contact Us | Site Map

Visitors Members Providers Employers Brokers

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My Health Integrative Wellness Pharmacy Services Behavioral Health Dental

Logoff

Member Options

- Claims & Details
- Change PCP
- ID Card Request
- Change Address
- Check Benefits
- Change PIN
- Refill Reminder *new!*
- HIP Health Manager

Find A Provider
Member Forms
Member Resources
Member FAQs
HIP Newsletters
Member Handbooks
Medical Guidelines

Timothy's Law

HIP WebMD - Personal Health Manager

The healthcare information is just a click away!

Take better care of yourself. With the HIP WebMD Personal Health Manager, you have access to a variety of personal and secure interactive tools to help you live healthier and make better healthcare decisions.

Invest a little time to complete the HIP HealthCheck. It's a great way to start using the HIP WebMD Personal Health Manager. It will evaluate your current health status, identify potential health risk factors, and provide you with resources to better manage your health. You can fax your evaluation directly to your doctor through the HIP WebMD Personal Health Manager or print it out and take it with you to your next doctor's appointment.

Once you have completed the HIP HealthCheck, take advantage of the other interactive tools and information the HIP WebMD Personal Health Manager offers:

- Receive health information customized especially for you and keep track of your own medical history and treatments by completing the Personal Health Record.
- Create a wallet size Emergency Information Card that includes important personal health information that you can carry with you wherever you go.
- Get daily healthy living tips that will help you stay well.
- Read the latest on new medical trends and good nutrition.

HIP Health Manager
powered by WebMD

Click here to Visit!

Terms and Conditions

HIP Health Plan of New York ("HIP") provides links to web sites as a convenience

☐ I Agree

Current PHR Import Status: **Opt-In**

If you would like to opt-out check the box ☐

Opt in for automatic claims download

PHR Interoperability Standards

- Personal Health Records and Electronic Medical Records currently have no data or transmission standards
 - Every vendor has different fields and collect different data
 - Makes it difficult to transfer PHRs electronically or load information into an Electronic Medical Record
 - Lack of data and transmission standards is a major hurdle to increasing adoption of PHRs and EMRs

PHR Interoperability Standards

- Industry and government are trying to establish interoperability standards for both PHRs and EMRs
 - Office of Health Information Technology established to fund healthcare IT projects
 - RHIOs established to bring payers and providers together to facilitate better IT communication
 - Industry trade groups have been attempting to develop common data sets and transmission standards

PHR Interoperability Standards

- AHIP established a pilot project where they identified 10 core data elements for the transfer of data between health plans including:
 - Patient Information
 - Encounters
 - Medications
 - Providers
 - Facilities

PHR Interoperability Standards

- Eight participating health plans were paired up and asked to transfer 500 records among them
- Common data elements were provided and plans had to perform translation where necessary
- Pilot was a success with all plans successfully transmitting the data elements identified

Health Risk Assessments

- Health risk assessments are used by the member to assess their behaviors and determine how those behaviors impact their health
- This tool will help plans meet the NCQA accreditation requirements
- Most health plans are using tools which encourage members to complete the assessment
 - Incentives for completion are sometimes provided
- The information collected is confidential and can only be used to improve a member's health through disease management or health coaching services

Health Risk Assessments

- The tool provides information to the health plan to help devise disease management programs for chronic conditions including:
 - Diabetes
 - Asthma
 - Smoking cessation
 - Obesity
- Health coaching can help members with or without chronic conditions who are looking to improve their health

Health Risk Assessments

HealthCheck Questions Part 4 - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites

Address <https://www.webmdhealth.com/hq/quiz.aspx> Go Links

HIP
Health Manager

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[settings](#) | [log out](#)

Home Medication Center Condition Centers Living Healthy

HealthCheck

In the past 6 months, approximately how many times have you:

Been to the doctor or clinic? time(s)

Been hospitalized overnight? night(s)

Missed work due to illness or injury? day(s)

Filled or refilled a prescription? time(s)

Over the past 6 months, how would you describe your overall health?

☐ Excellent

☒ Very Good

☐ Good

☐ Fair

☐ Poor

Please check all of the following that apply to you:

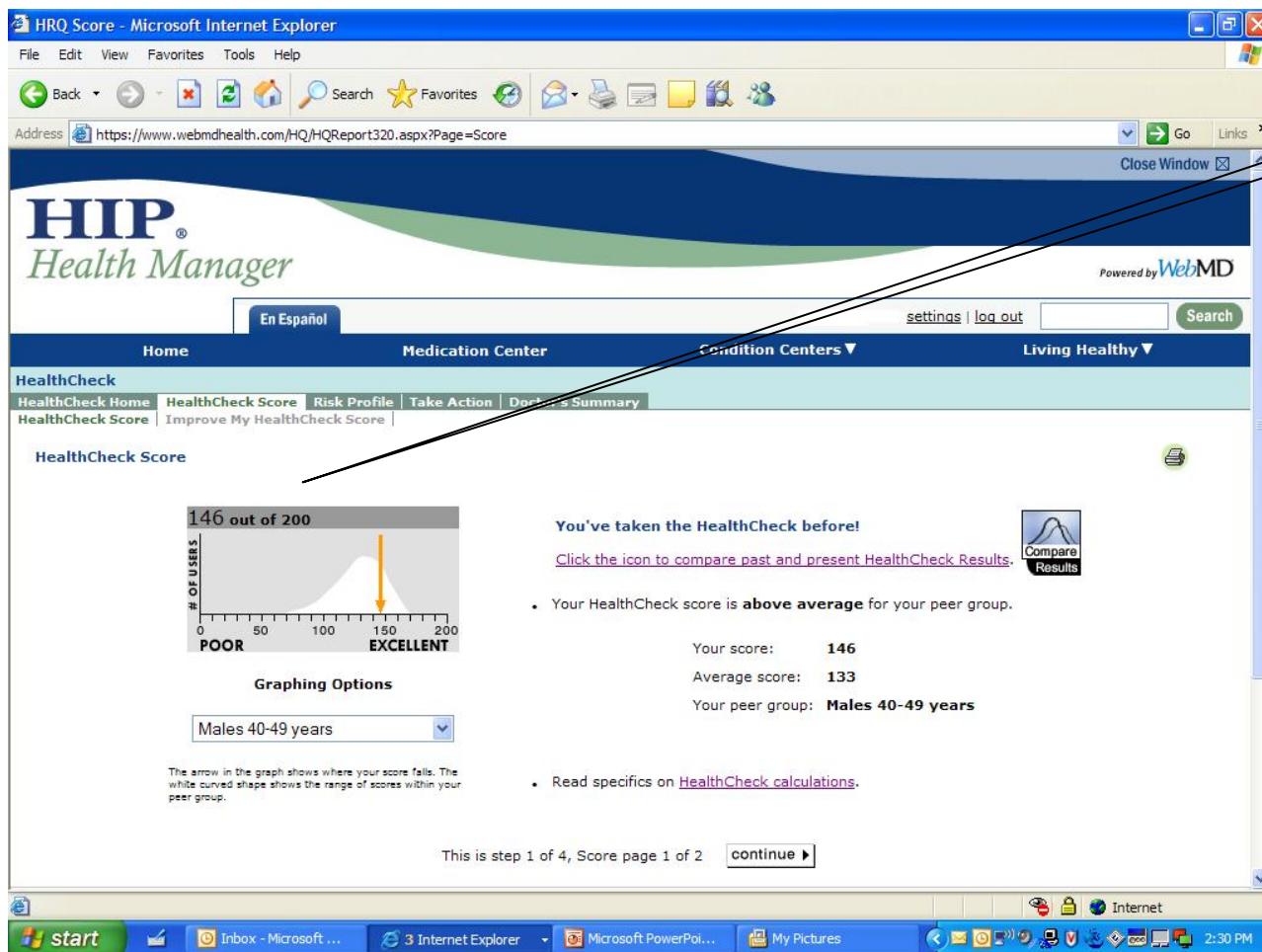
About yourself:

☐ I've recently had a serious illness or injury.

Assessment
questionnaire

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Health Risk Assessments



Results

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Health Risk Assessments

What If? - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites

Address <https://www.webmdhealth.com/HQ/HQReport320.aspx?Page=WhatIf> Go Links

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Home Medication Center Condition Centers Living Healthy

HealthCheck

HealthCheck Home HealthCheck Score Risk Profile Take Action Doctor's Summary

HealthCheck Score Improve My HealthCheck Score

Improve My HealthCheck Score

0 50 100 150 200
poor excellent

Your score: **146**
Average score: **133**
Your peer group: **Males 40-49 years**

What healthy changes would you like to make? Please select one or more of the following options, and then click 'Recalculate.' You'll see the positive impact that healthy changes can have on your HQ Score and, more importantly, your overall health.

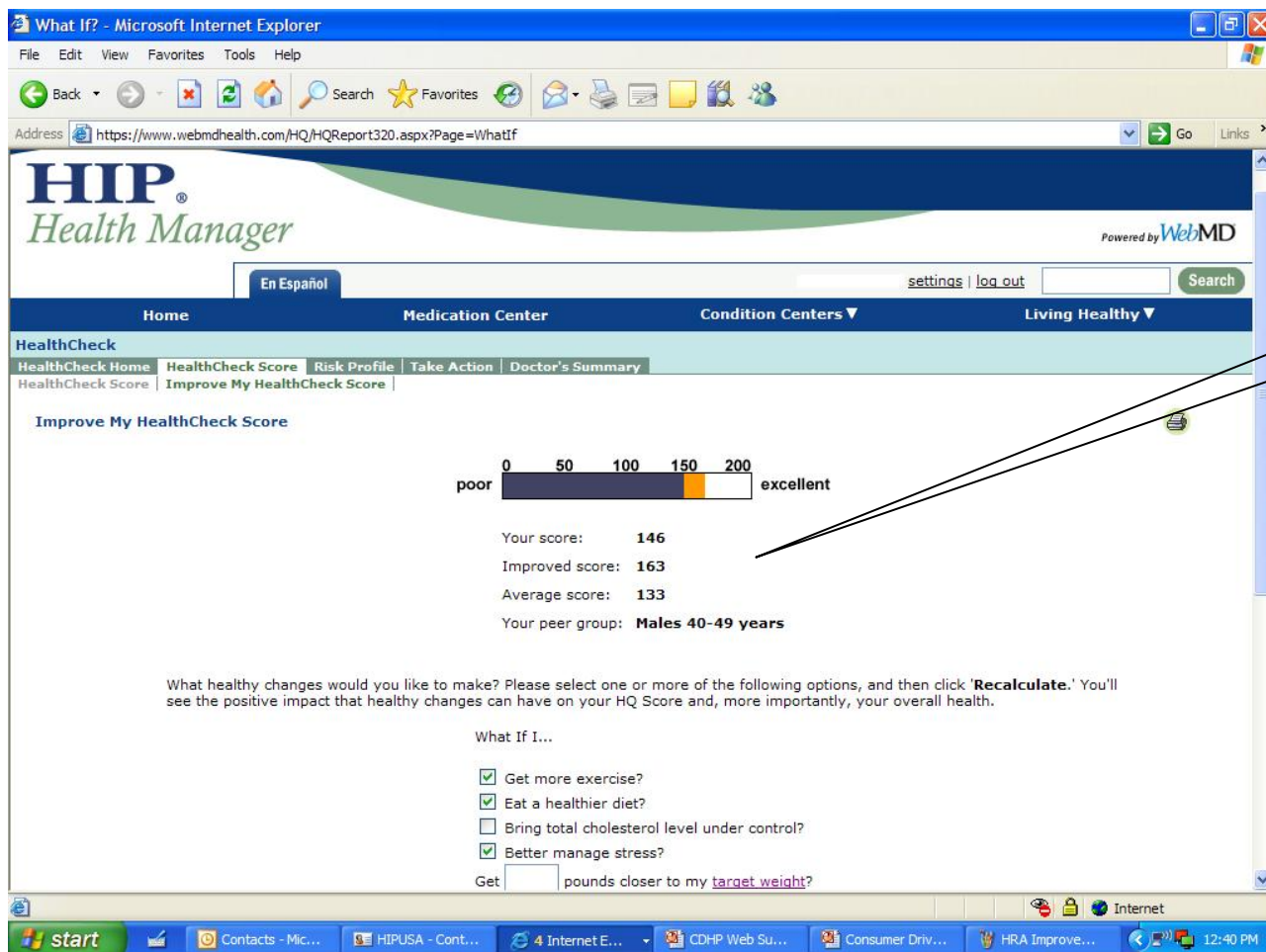
What If I...

- ☒ Get more exercise?
- ☒ Eat a healthier diet?
- ☐ Bring total cholesterol level under control?
- ☒ Better manage stress?

Get pounds closer to my target weight?

Improvement
options

Health Risk Assessments



Improvement
results

Network Quality Information

- HIP has implemented a hospital cost and quality tool (Hospital Comparison Tool) as part of the Health Manager suite.
- The Hospital Comparison Tool allows members to search hospitals by location and compare them on number of cases, mortality and complication rates, length of stay and cost for a given procedure.
- The Hospital Comparison Tool is available to members, prospective members on the hipusa.com home page.
- Consumerism in healthcare necessitates that more information be made available about the price and quality of health services

Network Quality Information

The screenshot shows the HIP Health Manager website in a Microsoft Internet Explorer browser. The address bar displays the URL: <https://www.webmdhealth.com/benefits/hospitalcompare.aspx?toolid=550>. The page features a navigation bar with links for Home, Medication Center, Condition Centers, and Living Healthy. The main content area is titled "Hospital Comparison Tool" and includes a "BASIC INFORMATION" section. This section contains a human figure icon with buttons for "MALE", "FEMALE", "FRONT", and "BACK". To the right of the icon is a text box with the instruction: "Click a body part to see related diagnoses and procedures (excludes pediatric conditions)". Below the icon is a link: "See all diagnoses and procedures including pediatrics". At the bottom of the "BASIC INFORMATION" section are input fields for "Zip or Town:" (containing "10022") and "Within:". To the right of the "BASIC INFORMATION" section is an "Explanation" box and a "Related Links" box. A callout bubble points to the "Explanation" box with the text: "Choose procedure and location". The browser's taskbar at the bottom shows several open applications, including "Microsoft Office...", "HIP CDHC Capabilit...", "WRG Conference ...", "HIPUSA.COM - Me...", and the current web page. The system clock in the bottom right corner shows "5:44 PM".

Choose
procedure
and
location

Network Quality Information

https://www.webmdhealth.com/benefits/hospitalcompare.aspx?toolid=550 - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites RSS Feeds Print Mail

Address https://www.webmdhealth.com/benefits/hospitalcompare.aspx?toolid=550 Go Links

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Health Manager

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En Español settings | log out Search

Home Medication Center Condition Centers Living Healthy

Select Quality Care

Choose Hospitals

Steps 1 BASIC INFORMATION 2 CHOOSE HOSPITALS 3 SELECT RANKS 4 VIEW REPORT

Shown below are hospitals within 20 miles of New York, NY for Heart Attack.
This list is based upon data from All Patients.

1 - 50 | 51 - 100 | next | All 122 Results | New Search Compare Selected

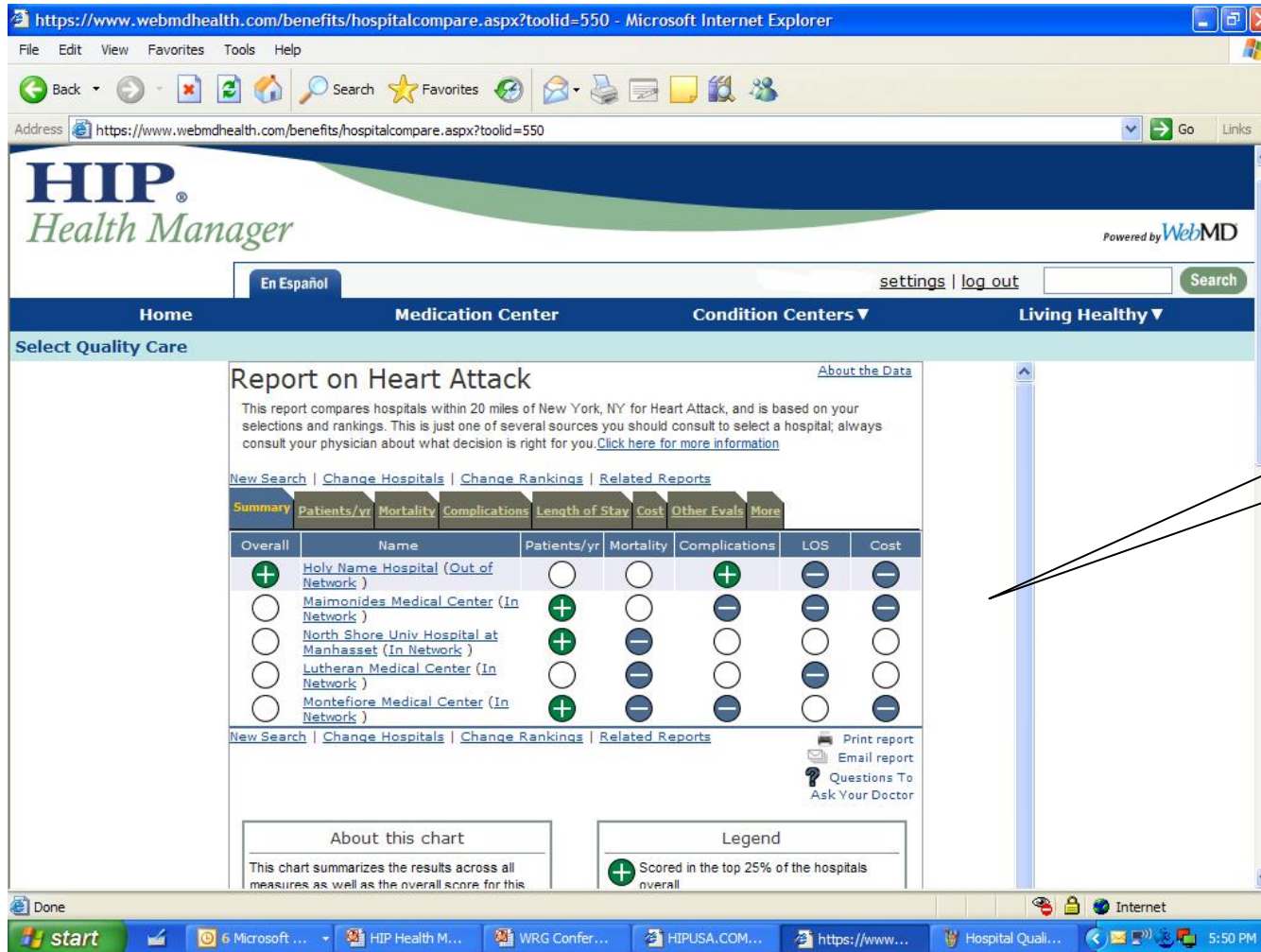
Name	City, State	Distance	Number of Patients	Hospital Network	Compare
Maimonides Medical Center	Brooklyn, NY	9 mi	482	In Network	<input checked="" type="checkbox"/>
Montefiore Medical Center	Bronx, NY	9 mi	352	In Network	<input checked="" type="checkbox"/>
North Shore Univ Hospital at Manhasset	Manhasset, NY	15 mi	352	In Network	<input checked="" type="checkbox"/>
Holy Name Hospital	Teaneck, NJ	9 mi	295	Out of Network	<input checked="" type="checkbox"/>
Lutheran Medical Center	Brooklyn, NY	9 mi	293	In Network	<input checked="" type="checkbox"/>
St Catherine Of Siena Medical Center	Hempstead, NY	19 mi	292	In Network	<input type="checkbox"/>
Staten Island University Hospital - North	Staten Island, NY	13 mi	283	In Network	<input type="checkbox"/>

Done

start 6 Microsoft ... HIP CDHC Ca... WRG Confere... HIPUSA.COM ... https://www.... Hospital Quali... 5:46 PM

Select hospitals to compare for procedure

Network Quality Information



Report on hospital quality for selected procedure

Price Transparency

- Consumer Driven Health Plans (CDHP) are a return to the old style indemnity policies from the pre-managed care era
 - Upfront deductibles which include all medical and pharmaceutical services
- Consumers are becoming more interested in the price and quality of health services
- This is a fledgling area since cost of services has only recently become an interest of consumers and purchasers due to increasing cost and greater member responsibility
- Pilots are occurring in different parts of the country where prices for certain procedures are being posted on the web

Plan Comparison and Cost Calculator Tools

- HIP provides plan comparison and cost calculator tools
 - Can be setup to permit general use on health plan website
 - Can be customized to meet the specific offerings of an employer
- These tools permit members and prospective members to
 - Compare their health plan offerings
 - Enter their anticipated health care usage and review their expected out of pocket costs for the upcoming year
 - Estimate the amount of money they should set aside in either their Health Savings Accounts or Flexible Spending Accounts

Plan Comparison and Cost Calculator Tools

https://www.webmdhealth.com - Plan Compare(tm) - Microsoft Internet Explorer

PlanCompare™

	Hide	Hide
General Plan Information	HIP Classic \$20/\$40	HIP Select EPO 80% Coinsurance/40% HRA/ \$30 PCP Copay/\$40 SPC Copay
Hide Plan type	HMO-CLASSIC	In-Network: EPO-SELECT80 Out-of-Network: Same as In-Network
Hide Monthly Premiums -- Individual (employee)	\$291.69	In-Network: \$308.32 Out-of-Network: Same as In-Network
Hide Monthly Premiums -- Individual (employee) + Spouse/Partner	\$583.37	In-Network: \$612.67 Out-of-Network: Same as In-Network
Hide Monthly Premiums -- Employee + dependent	\$542.54	In-Network: \$570.04 Out-of-Network: Same as In-Network
Hide Monthly Premiums -- Family	\$892.50	In-Network: \$935.18 Out-of-Network: Same as In-Network
Hide Quality Information		In-Network: N/A Out-of-Network: Same as In-Network
Hide NCQA Plan Identifier		In-Network: N/A Out-of-Network: Same as In-Network
Hide Customer Service	800-HIP-TALK	In-Network: 800-HIP-TALK Out-of-Network: Same as In-Network
Hide HIP Website	www.hipusa.com	In-Network: www.hipusa.com Out-of-Network: Same as In-Network
Hide Benefit Summary	PHCLSC165	In-Network: PESLT3011 Out-of-Network: Same as In-Network
	Please note all rates are estimates.	Please note all rates are estimates.
General Coverage Information	HIP Classic \$20/\$40	HIP Select EPO 80% Coinsurance/40% HRA/ \$30 PCP Copay/\$40 SPC Copay
Hide Deductible -- Individual	Not applicable	In-Network: \$2,000 Out-of-Network: Applicable for emergency care only; please see

estimate costs email this page show all

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Done Internet 2:57 PM

Review
benefit
options

Plan Comparison and Cost Calculator Tools

Utilization - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <https://www.webmdhealth.com/benefits/Utilization/Utilization.aspx?path=costs&shipnav=CostCompare>

CostCompare PlanCompare

CostCompare™

Get Started Compare Costs Final Report

Utilization Total Costs Savings Accounts Costs By Plan

Utilization: 2007benefits

For each individual covered by your health plan, specify the number of in- and out-of-network visits, medications, and uncovered expenses you anticipate in this benefits period.

My anticipated health care usage

Service Category	In-Network	Out-of-Network	General Medications	Retail (30 day supply)	Mail Order (90 day supply)
Doctor Visits	2	0	Generic Medications	1	0
Specialist Visits	0	0	Preferred Brand Medications	4	0
Hospital Inpatient Visits	0	0	Non-preferred Brand Medications	0	0
Hospital Outpatient Visits	1	0	Specify the number of new prescriptions and refills you anticipate.		
ER Visits	0	0	If the plan you selected does not include coverage for non-preferred brand medications, the cost in the above calculation is used as an average. Please note depending on the drug you are prescribed, your out of pocket costs may vary widely.		
Mental Health Outpatient	0	0			

Specify the number of in- and out-of-network visits you anticipate by service category or click 'national average' to set values based on a national average.

[national average](#) [What does "National Average" mean?](#)

Estimate
annual
medical
visits

Option to
use national
average
medical
visits

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Plan Comparison and Cost Calculator Tools

Final Report - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <https://www.webmdhealth.com/benefits/FinalReport/FinalReport.aspx?path=costs&shipnav=CostCompare> Go Links

CostCompare PlanCompare

CostCompare™

Get Started Compare Costs Final Report

Final Report: 2007benefits [Print this report](#)

In this section of the final report, you can see a summary of your [Total Cost by Plan](#). A link is provided to view details by service category and health plan. You can print this report to use it as a helpful reference when enrolling in the health plan of your choice.

Total Cost Summary	HIP Classic \$20/\$40	HIP Select EPO 80% Coinsurance/40% HRA/ \$30 PCP Copay/\$40 SPC Copay
Premium (annual)	\$0	\$0
+ Deductible	\$0	\$4,000
+ Coinsurance	\$0	\$1,186
+ Co-Pay	\$220	\$180
+ Uncovered Health Care Expenses	\$900	\$900
+ Prescriptions	\$127	\$90
+ Other Costs	\$0	\$0
= Total Estimated Out-of-Pocket Expenses	\$1,247	\$6,356
- myFund Funds	N/A	\$1,600
= Your Total Cost	\$1,247	\$4,756

☒ [Show cost detail by service category and health plan.](#)

Potential Tax Savings

In this section of the final report, you can see your [Potential Tax Savings](#) and [Total Out-of-Pocket Costs with Tax Savings](#). In addition, you can estimate your potential tax savings if you were to contribute to a Flexible Spending Account (FSA) and/or Health Savings Account (HSA) that complements your plan.

Done

start | Inbox - Microsoft Out... | 4 Internet Explorer | Consumer Driven Hea... | untitled - Paint | 3:01 PM

Compare estimated out of pocket expenses by plan

Plan Comparison and Cost Calculator Tools

Final Report - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites

Address <https://www.webmdhealth.com/benefits/FinalReport/FinalReport.aspx?path=costs&hipnav=CostCompare> Go Links

Potential Tax Savings

In this section of the final report, you can see your [Potential Tax Savings](#) and [Total Out-of-Pocket Costs with Tax Savings](#). In addition, you can estimate your potential tax savings if you were to contribute money to a [Flexible Spending Account \(FSA\)](#) and/or [Health Savings Account \(HSA\)](#) that complements one or more of your selected health plans.

Your Tax Information info

Your Tax Information: Married filing jointly or Qualifying widow(er) ▼

Total Household Income: \$ 75000

Initial values shown below are recommended contribution amounts intended to maximize your [Potential Tax Savings](#). As permitted by your employer and the Internal Revenue Service (IRS), you can change these amounts and view how your changes may alter your [Potential Tax Savings](#) and any remaining health care [Flexible Spending Account \(FSA\)](#), [Health Reimbursement Arrangement \(HRA\)](#) and/or [Health Savings Account \(HSA\)](#) balances.

Potential Tax Savings	HIP Classic \$20/\$40	HIP Select EPO 80% Coinsurance/40% HRA/ \$30 PCP Copay/\$40 SPC Copay
Your Total Cost	\$1,247	\$4,756
Health Care FSA Contribution	\$1,247	\$4,756
Dependent Care FSA Contribution	\$0	Note: This amount is the same for all plans
Remaining Costs	\$0	\$0
Total Potential Tax Savings	\$125	\$476

reset recommended contribution

Potential tax savings from HSA or FSA

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Conclusions

- Consumerism in healthcare is creating demand for more information about healthcare as costs increase and the market moves to HRAs and HSAs
- The Internet has created an opportunity to provide information and perform transactions that were too difficult and costly to organize in a paper environment
- Many health plans have made an initial investment in this area and will expand that investment as interest grows from consumers and employers

Questions

