

BENEFITFOCUS®

All Your Benefits. One Place.®

Consumer Choice in the Exchange Landscape

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Agenda

1. The Context of Choice
2. Key Approaches
3. Tools to Engage Consumers
4. Recap

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Consumer Choice in the Exchange Landscape
THE CONTEXT OF CHOICE



What We Want

CONSUMERS

The highest quality at the lowest cost.

CARRIERS

The most, best consumers.

EMPLOYERS

Lower costs, happier employees.



“Any customer can have a car painted any color that he wants so long as it is black.” -Henry Ford





*Choice alone is
not inherently
great,*

**PEOPLE GENERALLY
NEED A LITTLE HELP**





Consumer Choice in the Exchange Landscape
KEY APPROACHES





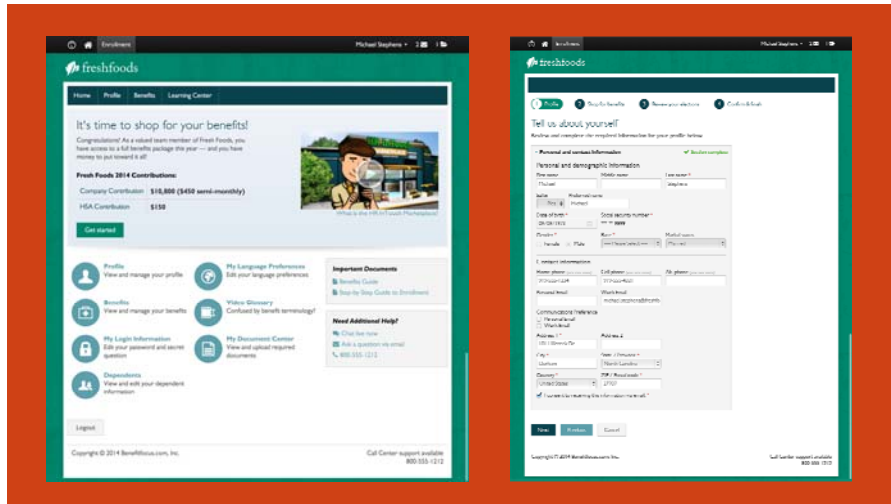
Consumer Choice in the Exchange Landscape

TOOLS TO ENGAGE CONSUMERS

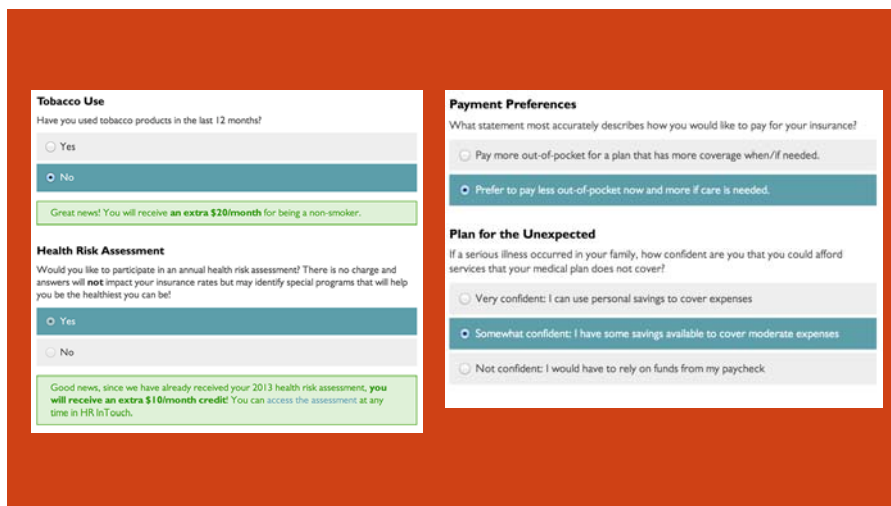
Decision Support Tools

- Guided Shopping
- Best Match
- Plan Comparison
- Plan Shopping App
- Filters
- User Experience

What we know...



What we learn...



Nudging using BEST MATCH feature

Compare plan

Plan Cost: \$322.43
Defined Contribution: (\$450.00)

AMOUNT REMAINING

\$127.57

semimonthly

Select Plan

Best Savings HDHP BEST MATCH

Offered by	National Insurance
Individual Deductible	\$1,500
Family Deductible	\$5,000
Coinsurance	80%
Individual Out of Pocket Max	\$3,500
Family Out of Pocket Max	\$7,000

HSA

[Plan details](#) | [Plan documents](#)

Government Marketplaces and Subsidies

Based on your income, the Federal Government may provide you with assistance to help you pay your monthly medical insurance premiums using what is called the **Advanced Premium Tax Credit**.

Eligible annual income ranges

Income requirements for assistance is based on the number of people in your household. To get an estimate of what your subsidy amount may be, try the subsidy calculator.

1 Annual Income of \$45,960 or less

2 Annual Income of \$62,040 or less

3 Annual Income of \$78,120 or less

4 Annual Income of \$94,200 or less

5+ people

Subsidy Calculator

Get estimate

[Check subsidy eligibility](#) | [Skip subsidy and shop](#) | [Previous](#)

Find a Provider

To find a provider in our directory, enter a city and state in the fields below.

Provider Type Physician	Specialty Select one	Distance from you 5 Miles
Facility / Group Name	City	Zip
First Name Henry	Last Name Marion	

▼ Advanced Search Options

Search
Previous
Cancel

PLAN SHOPPING
*add your annual
 contribution
 amount*



Estimate Your Tax Benefit

Contributing to a tax-advantage savings account with pre-tax dollars can lower your taxable income and save you money. Find out how much below!

Filing Status: Married Filing Jointly

Household Income: \$ 45000

Tax Bracket: 15 %

Annual Contribution: \$ |

Things to Consider

Estimated Cost of Services	\$1,635.21
Employer Contribution	\$150.00
Current Account Balance	\$ 3200
YTD Contributions	\$

Contribution Limits

	Maximum	55+ Additional
Single	\$3,300.00	\$1,000.00
Family	\$6,550.00	\$1,000.00

Total savings: \$0.00

Costs based on: Coverage level: Employee and child(ren) Usage scenario: My Usage Last Year

	Best Savings HDHP	Best Options HDHP	PPO Basic
Compare Your Options View plan details and estimate your total annual cost. <input type="button" value="Return"/>	Plan Cost \$322.43 semimonthly Defined Contribution \$417.00 semimonthly AMOUNT REMAINING \$94.57 semimonthly	Plan Cost \$322.34 semimonthly Defined Contribution \$417.00 semimonthly AMOUNT REMAINING \$84.66 semimonthly	Plan Cost \$341.87 semimonthly Defined Contribution \$417.00 semimonthly AMOUNT REMAINING \$75.13 semimonthly
	HSA Tax Savings + Add Contribution Employer HSA Contribution \$150.00	HSA Tax Savings + Add Contribution Employer HSA Contribution \$150.00	Tax Savings N/A Employer Contribution N/A
	Estimated Annual Cost \$3,331.92 How was this calculated?	Estimated Annual Cost \$3,651.92 How was this calculated?	Estimated Annual Cost \$2,197.26 How was this calculated?
	<input type="button" value="Select plan"/>	<input type="button" value="Select plan"/>	<input type="button" value="Select plan"/>

Tell us about your expected healthcare usage
 How often do you use your insurance plan? Choose from one of our pre-defined usage categories or personalize your family's usage for the upcoming plan year and let us show you how much each plan will cost and help you choose the right plan for you.

My Usage Last Year	National Average Year	
National Average Year	9.46	Doctor Office Visits \$1,544.85
Personalized	0.39	Emergency Room Visit \$380.37
	7.43	Prescription Drugs \$495.27
	0.34	Outpatient Procedure \$603.53
	2	Inpatient Hospital Procedure \$17,472.51
	Total Usage Cost	\$20,496.53

Where does your money go?

- Doctor Office Visits
- Emergency Room Visit
- Prescription Drugs
- Outpatient Procedure
- Inpatient Hospital Procedure

	Plan Pays	You Pay
Best Savings HDHP	\$17,888.18	\$2,608.34
Best Options HDHP	\$17,888.18	\$2,608.34
PPO Basic	\$17,490.11	\$3,006.42

Done

User Experience

Consumer Choice in the Exchange Landscape
RECAP



How to Engage Consumers

1. Use what you know
2. Understand what you don't know
3. Data, data, data
4. Understand your choice proposition
5. Focus on user experience
6. Test, measure, repeat

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