Accountable Care Organizations: Implications for Consumers

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Benefit Design and ACOs:
How will Private Employers and Health Plans Proceed?
What is the biggest challenge facing health care?

**VALUE**

**US Health Care Expenditure**

**Life Expectancy vs. Health Care Spending**

1 Source: CMS
2 Source: World Health Organization Statistical Information Service (WHOSIS)
Consumers

- Incentives and Choices
  - Plan Choices
  - Health Behaviors
  - Care Decisions
- Support
  - Person to Person
  - Tools and Technology
Health Plans

Patient
- Plan Design
- Network
- Incentives and Rewards
- Care Management
- Communications
- Member Services

Provider
- Payment Reform
- Technology & Information
- Care Management
Providers

Will face new issues and business models.

- Patients want information on cost and quality
- Patients will ask for the care they want
- For what services can a provider reasonably be accountable?
- Can a provider compete on value?
Employers will be a major driver for the future of Accountable Care. Employers make the buy decision.

- Employers control the first 3 levers:
  - Plan design
  - Network
  - Incentives and rewards

- Self funded employers must adopt (pay for) different reimbursement models that deliver value