



## INFORMED ENROLLMENT

### BENEFITS

- Reduces over-insurance by illustrating best-fit plan options for each individual
- Increases employee participation in tax-advantaged healthcare savings accounts
- Improves employee satisfaction and instills confidence in their decisions
- Educates employees on the true cost of healthcare and value of employer contributions
- Provides insight to employers on consumer choice and engagement during benefit selection

### FEATURES

- Personalized, historic healthcare utilization and cost summary in an easy-to-understand format
- Intelligent benefit plan comparisons tailored to each employee
- FSA/HSA contribution and tax savings insights
- Multiple deployment methods — letters, enrollment system integration, and web access
- Activity and outcome reporting to measure engagement and impact

## Informed Enrollment Helps Employees Become Better Healthcare Consumers

Healthcare reform and newer plan designs have made the choice of healthcare benefits more challenging than ever. Costs are rising, plans are increasing in complexity, and the demand for heightened employee engagement is growing.

To confront this issue, HR leaders must look for ways to take the guesswork out of benefit selection and help employees make highly informed decisions during the crucial open enrollment period.

This is a challenging process for employees, as they must anticipate their future healthcare needs and understand a complex array of available plan options. During this process, employees ask:

- Which coverage option offers me (and my family) the most value and best meets future needs?
- How much risk should I take on?
- How much should I contribute to my available health accounts to help pay for out-of-pocket expenses and maximize my tax benefit?

Employers recognize that to engage employees in considering new options and thoughtfully evaluating benefits, they need to equip them with information and guidance to simplify the process.

### Help Employees Make Informed Decisions

Informed Enrollment, part of the Consumer Advantage framework from Truven Health Analytics<sup>SM</sup>, provides intelligent information to help employees make sound benefit decisions. At the heart of the solution is a personalized, historic healthcare cost and utilization summary for employees and their families. This valuable information is the basis for an insightful comparison of the benefit plan and healthcare savings options tailored specifically to the individual's current or anticipated circumstances.

### Keep the Bottom Line Top-of-Mind

The following are examples of the positive impact Truven Health customers have experienced with the Informed Enrollment solution.

- 50 percent improvement in the use of online enrollment tools

Informed Enrollment is one of the Consumer Advantage solutions from Truven Health.

**CONSUMER ADVANTAGE INCLUDES:**

- Informed Enrollment
- Personal Health Insights
- Personalized Messaging
- Treatment Cost Calculator
- Health Education Library
- Targeted Communications

Consumer Advantage solutions help people evolve from passive participants to active healthcare consumers.

- 60 percent decline in the number of employees who were previously over-insured
- Significant increase in healthcare savings account enrollees
- Positive employee feedback
- 100 percent improvement in the enrollment rate in high deductible health plan.

**Connect With Consumers in Three Ways**

As a core service, this information can be made available to employees in three distinct ways:

**Web access**

Truven Health can securely host the Informed Enrollment information for employees, accessible via links on the employee or enrollment system portal.

**Enrollment system integration**

Truven Health works with employers and their enrollment vendors to provide Informed Enrollment data for integration directly into enrollment systems.

**Letters**

Truven Health works on the employer's behalf to provide employees with a personalized letter before enrollment to support their decision process. These letters can incorporate critical open enrollment information as well as the employee's historic cost and use summary.

**Provide Direct Comparisons**

The Informed Enrollment solution also provides insightful, personalized comparisons of available benefit plan options using information specific to each individual. The online solution provides employees with a quick and easy means of further customizing their comparisons. Informed Enrollment includes follow-on analysis of employee engagement, satisfaction, and the impact of the solution on their healthcare decisions for the following year.

**FOR MORE INFORMATION**

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Plan (member)	Your estimated total cost (Family/individual)	Your annual premiums	Your estimated out-of-pocket costs
HealthMax HDHP (Consumer Health)	\$7,070	\$1,900	\$4,170
PreferredNet PPO (Regional Health)	\$8,520	\$3,900	\$4,620
PreferredNet PPO+ (Regional Health)	\$9,270	\$6,900	\$2,370



**ABOUT TRUVEN HEALTH ANALYTICS**

Truven Health Analytics delivers unbiased information, analytic tools, benchmarks, and services to the healthcare industry. Hospitals, government agencies, employers, health plans, clinicians, pharmaceutical, and medical device companies have relied on us for more than 30 years. We combine our deep clinical, financial, and healthcare management expertise with innovative technology platforms and information assets to make healthcare better by collaborating with our customers to uncover and realize opportunities for improving quality, efficiency, and outcomes. With more than 2,000 employees globally, we have major offices in Ann Arbor, Mich.; Chicago; and Denver. Advantage Suite, Micromedex, ActionOI, MarketScan, and 100 Top Hospitals are registered trademarks or trademarks of Truven Health Analytics.

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