



## INFORMED ENROLLMENT

### BENEFITS

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

### FEATURES

- Personalized, historic healthcare utilization and cost summary in an easy-to-understand format
- Intelligent benefit plan comparisons tailored to each employer customer
- 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 Members Become Better Healthcare Consumers

Health Plans are struggling to nurture a new healthcare mindset among their member base — a mindset that includes more effective buying decisions, more efficient use of health services, and greater individual responsibility for their health.

To help members become better healthcare consumers, Health Plans must find ways to provide them with simple, personalized communications at a critical time: benefits enrollment. This is a challenging process for Health Plans, as they must anticipate their future healthcare needs and understand a complex array of available plan options.

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

### Help Your Members Make Informed Decisions

Informed Enrollment, part of the Consumer Advantage framework from Truven Health Analytics<sup>SM</sup>, provides

intelligent information to help members make sound benefit decisions. At the heart of the solution is a personalized, historic healthcare cost and utilization summary for members 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.

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

#### Web Access

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

#### Letters

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

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

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

**Bottom Line on Top**

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

- 50-percent improvement in use of online enrollment tools
- 60-percent decline in the number of enrollees who were previously over-insured
- Significant increase in healthcare savings account enrollees
- Positive member feedback
- 100-percent improvement in the enrollment rate in the high deductible health plan

**Directive 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 members with a quick and easy means of further customizing their comparisons. Informed Enrollment includes follow-on analysis of member engagement, satisfaction, and the impact of the solution on their healthcare decisions for the following year.

**Personalized Plan Selection Comparisons**

**WELCOME!**  
This easy-to-use, step-by-step website takes less than 10 minutes and will show you:

- The Right Plan: Which health insurance plans meet your family's needs?
- The Right Amount: How much should you contribute to a healthcare spending account to maximize your tax savings?
- The Right Care: What preventive care does your family need?

Open enrollment for 2011 is October 1st - 11th. [View your open enrollment documents](#)

**START**

**THE RIGHT PLAN**  
Your 2011 Health Plan Cost Comparison

Compare the estimated total costs for your health plan options for 2011.  
(Reminder: Your 2010 health plan is PreferredNet PPO.)

| Plan (Insurer)                      | Your estimated total cost (Family coverage) | Your annual premiums | Your estimated out-of-pocket costs |
|-------------------------------------|---|----------------------|------------------------------------|
| HealthMax HDHP (Commonwealth)       | \$7,670                                     | \$1,900              | \$5,770                            |
| PreferredNet PPO (National Health)  | \$8,520                                     | \$3,900              | \$4,620                            |
| PreferredNet PPO+ (National Health) | \$9,270                                     | \$6,900              | \$2,370                            |

★ plan option with lowest estimated total cost. \* Credits applied. Click the links in the 'Your estimated total cost column for details.

**Things to Think About**  
It's important to consider premium amounts AND the potential out-of-pocket amounts you would pay to get a fuller picture of your healthcare costs. [More...](#)

**Useful Documents**

- 2011 Health Plan Summary Comparison
- 2011 Health Plan Changes

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