

Customizing the Materials in Topic 5: Understanding Your Health Care Costs

The Employee Health Communication Toolkit includes several pieces that employers, health plans, community organizations, and others can use to educate health care consumers about the costs of care and steps they can take to better understand and manage those costs while still getting high-quality care. These pieces include:

Written content

- Tackling the High Costs of Your Health Care: What You and ABC Toy Company Can Do About It
- You May Not Get What You Pay For: How to Be an Informed Health Care Consumer
- Figuring Out What Health Care Will Cost You

PowerPoint presentation

- Getting High-Quality Care and Managing Your Costs: Stories About Shopping for the Health Care That Is Best for You

The purpose of these materials is to provide content that can be easily incorporated into employee communications (e.g., newsletters, corporate intranets, benefits materials, presentations) as well as public websites. Each piece can be used alone or in combination with the other pieces. Please note that the repetition of messages across the pieces is deliberate; they are designed to complement and reinforce each other.

You are welcome to use these materials “as is” (with some minor customization) or adapt sections as needed to serve your purposes. For example, you may want to customize the design of the text pages or slides by using your organization’s template or adding a company logo. You may also want to change the content to better suit your organization’s voice and audience’s needs, but please be aware that these materials have been tested extensively to ensure that people can understand and use them.

Please acknowledge the source of the materials by adding the following statement: “These materials were adapted from the Communication Toolkit that was developed by American Institutes for Research with funding from the California HealthCare Foundation and the Robert Wood Johnson Foundation.”

This document suggests ways to customize each piece. For additional suggestions on how to use these materials, please refer to “Select and customize the communication materials” in the [“How to Use the Materials”](#) section of the Communication Toolkit.

Tackling the High Costs of Your Health Care: What You and ABC Toy Company Can Do About It

This piece is designed to communicate two key messages to employees:

- Employees and employers share the burden of health care costs and face similar challenges when making difficult trade-offs.
- Both employers and employees can take steps to better manage the costs of care while still ensuring access to high-quality care.

These are important messages to convey to employees, many of whom remain unclear about their employer's role in paying for health care coverage and managing benefits, and are unsure about what they can do about the costs of care.

Recommended customization if you are (or represent) an employer

- In the second paragraph:
 - Replace the information about the share of premiums paid by the fictional “ABC Toy Company” with information about your organization's share of premiums.
 - If appropriate, add text about the organization's contributions to other employee health care expenses, such as contributions to health savings accounts.
- Replace the graphic with one that helps to illustrate the organization's contribution to health care expenses.
- In the second paragraph under the “What can we do” header, replace the last sentence with a description of something that the organization is doing to maintain or improve the cost and quality of health care services for employees and their families. The purpose of this paragraph is to demonstrate that the employer is taking concrete steps that will benefit employees. Examples might include contracting only with health plans that provide evidence of the high quality of care members receive or identifying local health care providers who will deliver certain health care services for a flat fee.
- In the box, add links to any information on health care quality or costs that the employer or its contracted health plans provide. If possible, also list sources of comparative quality and cost information in your community or state. You can find comparative reports on hospital and physician quality that are available in your state in *Comparing Health Care Quality: A National Directory*: <http://www.rwjf.org/en/research-publications/find-rwjf-research/2013/09/national-directory.html>

Recommended customization if you are NOT an employer

- In the title, delete the reference to “ABC Toy Company.”
- Delete the second paragraph and graphics about the employer's share of premiums.
- In the paragraph below the graphics, delete the last two sentences only.
- Change the first header to say “What can you do about this?”
- In the paragraph below the header, revise the second and third sentences as follows:

“Many health care expenses are hard to avoid, especially when the need for care is urgent. But some of the choices you make affect what you are paying for health care. So you can make better choices.”

- Delete the second paragraph under the header (starting “ABC Toy Company...”).
- In the box, add sources of comparative quality and cost information in your community or state. You can find comparative reports on hospital and physician quality that are available in your state in *Comparing Health Care Quality: A National Directory*: <http://www.rwjf.org/en/research-publications/find-rwjf-research/2013/09/national-directory.html>

You May Not Get What You Pay For: How to Be an Informed Health Care Consumer

This piece is designed to communicate three key messages:

- Health care prices vary significantly all over the country.
- The price of health care doesn't tell you anything about the quality of that care.
- Employees can behave like “informed consumers,” just as they are for other major expenditures in their lives.

Recommended customization

- In the box on the first page, replace the graphic with one that illustrates the wide variation in hospital prices in your market. Free and easily accessible data on hospital charges is available from the federal Centers for Medicare & Medicaid Services: *Medicare Provider Charge Data: Inpatient* at <http://www.cms.gov/-Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Medicare-Provider-Charge-Data/Inpatient.html>. In addition, local data may be available from government agencies in your state. For example, major joint replacement procedures typically show a wide price variance within a region.
- Under the heading “Recognize that you could pay...,” suggest a few websites that provide information on average or estimated costs in your market. Examples include www.HealthCareBlueBook.com, <http://www.FAIRhealthconsumer.org/>, <http://clearhealthcosts.com/>, and <http://www.okcopay.com/>. **If you are (or represent) an employer**, add links to any information you provide employees (e.g., through a service like Castlight) and indicate whether contracted plans provide cost estimators.
- In the last paragraph, add the names and URLs of sources of comparative information on the quality of local hospitals. You can find comparative reports on hospital quality that are available in your state in *Comparing Health Care Quality: A National Directory*: <http://www.rwjf.org/en/research-publications/find-rwjf-research/2013/09/national-directory.html>

Figuring Out What Health Care Will Cost You

This piece is designed to communicate two key messages:

- Many health care consumers are unable to find out from their providers what health care will cost.
- There are ways to get cost information from insurers and online sources to help make informed choices.

Recommended customization

- In the box on the second page, add the names and URLs of local sources of information on health care costs (if available).
- Consider adding sources of comparative information on health care quality as well. You can find comparative reports on hospital and physician quality that are available in your state in *Comparing Health Care Quality: A National Directory*: <http://www.rwjf.org/en/research-publications/find-rwjf-research/2013/09/national-directory.html>

Getting High-Quality Care and Managing Your Costs: Stories About Shopping for the Health Care That Is Best for You (PowerPoint Presentation)

This presentation consists of two stories that depict the types of choices that many health care consumers face and the steps they can take to make the decisions that are right for them.

- The first story is about a fictional man named Joe who injures his back. Because Joe has a high-deductible health plan, he is concerned about the cost of the test he needs to diagnose the problem.
- The second story is about a fictional woman named Sylvie who injures her knee. When Sylvie learns that she needs surgery, she tries to figure out how to get the surgical care that's right for her.

While you could present both stories, one is likely to be sufficient to convey the key points and engage your audience in the fictional character's experience with health care and how it relates to their own experiences. You are free to place the story into your organization's template, incorporate the story into a longer presentation about related topics, and amend the story as needed to better suit your audience. Depending on the level of interaction with the audience, each story is likely to take approximate 30 minutes.

Use of illustrations

American Institutes for Research, which developed the Employee Health Communication Toolkit, also created and owns the illustrations in the Toolkit's accompanying slide presentation. Organizations may use the illustrations in the specific context of this presentation without additional cost. However, the illustrations in the Communication Toolkit's slide presentation *may not* be transferred or imported into other documents; brought into any other context or media, either print or electronic; or used for any other purpose.

Talking points

The stories are outlined on the slides, but the speaker will need to provide a little context and lead the audience through the story. Because the stories are intended to generate discussion among participants, the speaker also needs to serve as a facilitator of that discussion. Talking points are provided in the notes section of the slides to give you ideas about how to present the stories and encourage participation from your audience. It is not necessary to use all of the prompts; you are free to use whichever prompts work best for you and your audience.