

# **Consumer-Facing Healthcare Quality & Cost Tools**

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# Consumer Reports' Mission

- **We are an independent, nonprofit organization that works side by side with consumers to create a fairer, safer, and healthier world.**
- Together with consumers, we champion the principles of choice and voice, safety, privacy, sustainability, transparency, and value in the marketplace.
- By rigorously **testing products and services and fearlessly investigating where markets have failed**, we equip consumers to make smarter choices that improve their lives and strengthen society.
- We **believe that a marketplace that serves the good of consumers fuels market competitiveness**, improves quality of life, lifts up communities, strengthens citizen engagement, and fortifies our democracy.

# Consumer Reports Health Ratings Center

- Multidisciplinary team
- Identify & evaluate best possible sources of data
- Data acquisition, analysis, validation
- Develop Ratings method; peer (internal and external) review and critique of method
- Consumer testing of displays/labels
- Work with journalists, advocacy, public relations to draw public attention
- CR's Health Goal: To reduce consumer harm, both medical and financial

# How we engage consumers and affect change

- Trust among consumers – consumers are our only stakeholder
- Independence (no influence on content/ratings)
- Providing data-based comparisons to support choices and identify outliers
- Telling stories about the data
- Policy and advocacy – e-activist network
- Patient Safety Action Network/Safe Patient Project
- Audience reach (print, online, social media)
- Partners (data, dissemination, strategic)
- Consumer/patient stories
- Ratings/statistical resources
- Communication/dissemination

# Healthcare Quality and Cost – The Challenges for Consumers

- Imbalance of power in the market between consumers, and providers and payers
  - Lack of transparency; unfair marketplace
- Quality of services can vary dramatically
  - Quality and cost are not correlated
  - Cost varies by payer, provider, insurance plan
  - Considerable harm to consumers
- Consumers shoulder more of the cost burden
  - As prices for go up, utilization goes down, but so does use of high-value care
- Consumers largely unable to compare services based on meaningful objective criteria

# Evaluation of Healthcare Quality and Cost Tools

- What: Investigate and rate the health plan websites (including cost estimator component) of health plans
- Why: Assess the strengths and weaknesses; Make recommendations for improvements; Raise consumer awareness
- How: Mix of qualitative and quantitative approaches

# Funding Acknowledgement

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# Disclosure

Consumer Reports licenses its patient-experience data to Cigna but has no financial relationship with Cigna, and Cigna played no role in developing the ratings criteria. Consumer Reports publishes a free website for consumers in California that has regional cost data and provider-level quality data (CAHealthcareCompare). CAHealthcare Compare was included in the study of public tools and it was mentioned in the accompanying publication to this method.



# Methods

- Qualitative interviews with consumers as they used their health plan tools
  - At least two interviews per health plan
- Survey consumers (convenience sample) on importance of criteria
- Developed objective scoring approach
  - Overall score
  - Ease of use; Functionality; Content; Scope & Reliability
- Private tools: trained evaluators scored the sites
- Public tools: consumer-based scoring and trained evaluators

# Scoring Categories

- **Ease of use**
  - User-friendliness of home page, search, and results
  - Presentation of price, quality, and value information
- **Functionality**
  - Ability to compare providers
  - Side-by-side display; ranking, filtering, sorting
- **Content**
  - Type of price, quality, and other information
  - Level of specificity
- **Scope & Reliability**
  - Reliability of the price and quality data
  - Level of data available (e.g. hospitals, doctors)
- **Overall Score (25% weight of each category)**

# Low Use but High Interest from Consumers

- Consumers continue to be unaware of health plan websites and their cost estimator tools.
  - Prior to our qualitative study (consumer interviews), only five of the 40 consumers (12.5%) had previously used the cost estimator tools on their insurers' site.
- Consumers are highly interested in tools that provide information on the cost and quality of services
  - 78 percent, or 31 of 40 consumers in our interviews said they would probably or definitely recommend the site to others, which is at odds with the frequency with which the tools are used.

# Consumers Frustrated by Gaps

- Lack of detailed searching ability
- Awkward design
- Unappealing aesthetics
- Difficulty navigating
- Inability to estimate cost for specific procedures
- Lack of quality of care information
- Quality information separated from other information
- Lack of trust in the information – skeptical about the quality and costs data

# Ratings of Cost and Quality Tools

## INSURANCE COMPANY TOOLS



National Plan	Overall Score	Features							
		Ease of Use	Functionality	Content	Scope & Reliability	Price Estimates	Drug Cost Information	Shows Patient Outcomes	Shows Value (Cost & Quality)
Cigna	84	⬆⬆	⬆	⬆⬆	⬆⬆	⬆⬆	⬆⬆	⬆⬆	⬆⬆
UnitedHealthcare	82	⬆⬆	⬆	⬆⬆	⬆⬆	⬆⬆	⬆⬆	⬆	⬆
Aetna	77	⬆	⬆	⬆⬆	⬆⬆	⬆⬆	⬆⬆	⬆	⬆
Anthem Blue Cross Blue Shield	73	⬆	⬆	⬆	⬆⬆	⬆⬆	⬆⬆	⬆⬆	⬆
Humana	69	⬆	⬆	⬆	⬆	⬆⬆	⬆⬆	⬆⬆	⬆
Kaiser	55	⬆	⬆	⬆	⬆	⬆	⬆⬆	⬆	⬆⬆

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## Ratings &gt; Health insurance cost and quality tools



Plan Name		Overall Score				Features			
		Ease of Use	Functionality	Content	Scope & Reliability	Price Estimates	Drug Cost Information	Shows Patient Outcomes	Shows Value (Cost & Quality)
<b>HEALTH INSURANCE COMPANIES</b>									
Cigna	84	⬆	⬆	⬆	⬆	⬆	⬆	⬆	⬆
UnitedHealthcare	82	⬆	⬆	⬆	⬆	⬆	⬆	⬆	⬆
Aetna	77	⬆	⬆	⬆	⬆	⬆	⬆	⬆	⬆
BlueShield Northeastern NY/ BlueCross BlueShield Western NY	77	⬆	⬆	⬆	⬆	⬆	⬆	⬆	⬆
MVP Health Care	75	⬆	⬆	⬆	⬆	⬆	⬆	⬆	⬆
Excellus	74	⬆	⬆	⬆	⬆	⬆	⬆	⬆	⬆
Anthem/Empire Blue Cross Blue Shield	73	⬆	⬆	⬆	⬆	⬆	⬆	⬆	⬆
Humana	69	⬆	⬆	⬆	⬆	⬆	⬆	⬆	⬆
Oscar	69	⬆	⬆	⬆	⬆	⬆	⬆	⬆	⬆
Fidelis Care	40	⬆	⬆	⬆	⬆	⬆	⬆	⬆	⬆
Independent Health	38	⬆	⬆	⬆	⬆	⬆	⬆	⬆	⬆

# Just like the rest of healthcare, quality is variable

- Health plan websites vary widely in their usability, functionality, content, and scope.
  - There was large range in Overall Scores for the 13 plans analyzed from a low of 38 (Independent Health) to a high of 84 (Cigna).
  - Seven of the 13 plans received higher Overall Scores (between 70 and 100).
  - Interestingly, three of those health plans (BCBS of NE/W NY, Excellus, and MVP) are local New York insurers. The average overall score was 65.

# Cost estimator components score well but some third-party tools are lacking

- Overall, costs estimator tools were high performing\* -- nine of the 11 tools that we evaluated had scores higher than 80. The average overall score was 74.
- Third-party tools (HealthSparq, Vitals, 2.0) competed well against the “in-house” tools, such as Cigna, Aetna, Anthem/Empire, and Oscar.
- The three lowest-performing tools had common gaps:
  - Missing price information for doctors, hospitals, and labs
  - Price estimates are not specific to the insurer
  - Two of the three tools did not base pricing on payment data



# Recommendations for improvements

- Plans should address low-hanging fruit related to usability and functionality
  - Difficult to even find cost estimators
  - Clarity of information
  - Presentation of value
  - Facilitating comparisons of providers
- Plans should address problems with integrating cost estimator tools with other health plan information
- Multiple sub-tools spread out across the website
- Third-party cost estimators vary in quality; plans should be encouraged to contract with the highest-rated tools

# Ratings of Cost and Quality Tools



Website Name	Overall Score	Features							
		Ease of Use	Functionality	Content	Scope & Reliability	Out-of-Pocket Estimates	Reliable Cost Estimates	Provider-Specific Pricing	Quality Information for Hospitals
<b>STAND-ALONE WEBSITES<sup>1</sup></b>									
Amino	66	↑	↓	↑	↑	•	•	•	•
CompareMaine	65	↑↑	↓	↓	↑↑		•	•	•
NH HealthCost	63	↑	↓	↑	↑↑	•	•	•	•
CO Medical Price Compare	44	↓	↓	↓	↓		•	•	•
Guroo	41	↑	↓	↓	↓	•	•		
MDsave	40	↓	↓	↓	↓			•	
Healthcare Bluebook	37	↓	↓	↓	↓		•		
FAIR Health <sup>2</sup>	28	↓	↓↓	↓	↓↓	•			

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# Public sites score well but have important gaps

- User ratings of the public sites correlate strongly with objective scoring
- Three sites were relatively high performing (Amino, NH Health Cost, CompareMaine)
  - Scored at about the average of the health plan sites (65)
- Only one site had quality information for doctors (Amino)
- Only four sites had quality information for hospitals

# Public cost estimators are missing many attributes important to consumers

- Four of 9 tools did not present an out-of-pocket estimate
- Only 3 tools had price estimate specific to the insurance carrier (Amino, CompareMaine, NH HealthCost)
- Many missing price information for doctors, other for hospitals
- Three did not have pricing data at the provider level
- Three did not have data based on claims

# Expand the availability of State-based tools

- Data use agreements limit transparency of quality and cost
- Most national public tools lack provider and health-plan-specific cost information
  - One tool, Amino, provides provider specific cost & quality data
- Most national tools lack quality information for hospitals and doctors
- Limited ability to provide a out-of-pocket estimate for consumers
- Top-performing state-based sites such as NH Health costs should be replicated in other states.
  - Public cost estimator tools should be made available to each state's residents

# Overall Findings & Recommendations

- Millions of consumers do not have access to a health-plan level cost estimator tool– plans should not throw consumers to public tools
- The main barrier to the effective use of these tools is consumer awareness.
- Plans using the lowest-rated third-party cost-estimator tools should be encouraged to seek a higher-rated tool
- Plans should address problems with integrating cost estimator tools with other health plan information

# Links to Resources

- [Consumer-Facing Healthcare Cost and Quality Tools \(Consumer Reports Issue Brief\)](#)
- [Technical documentation](#) of healthplan website ratings
- [How to get high-quality, low-cost healthcare](#)
- [How much does that doctors visit cost](#) (NYS insert in CR magazine)
- [Getting health insurance help in New York](#)

**Thank you!**

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