

## Accountable Care Organizations: Implications for Consumers

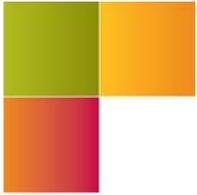
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### Benefit Design and ACOs:

### How will Private Employers and Health Plans Proceed?

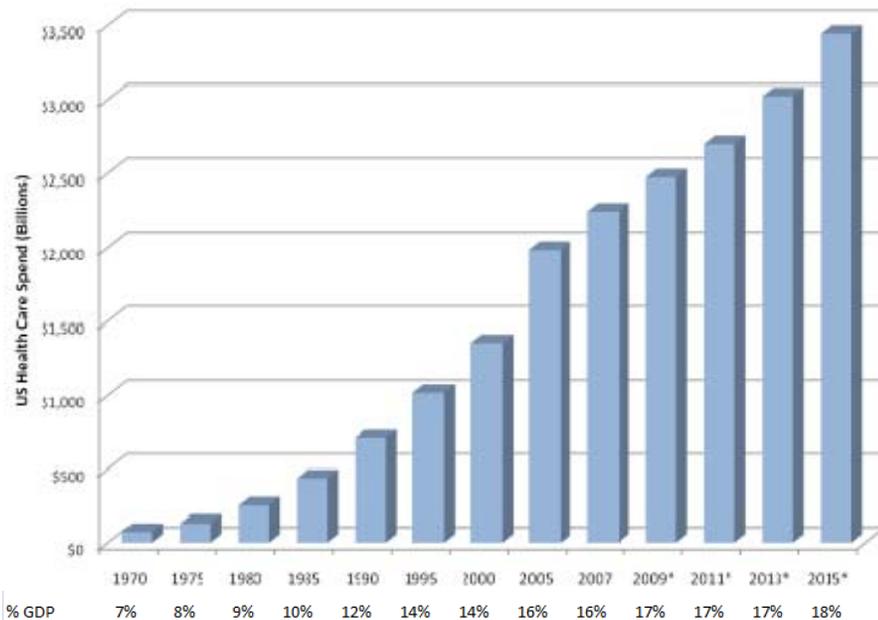




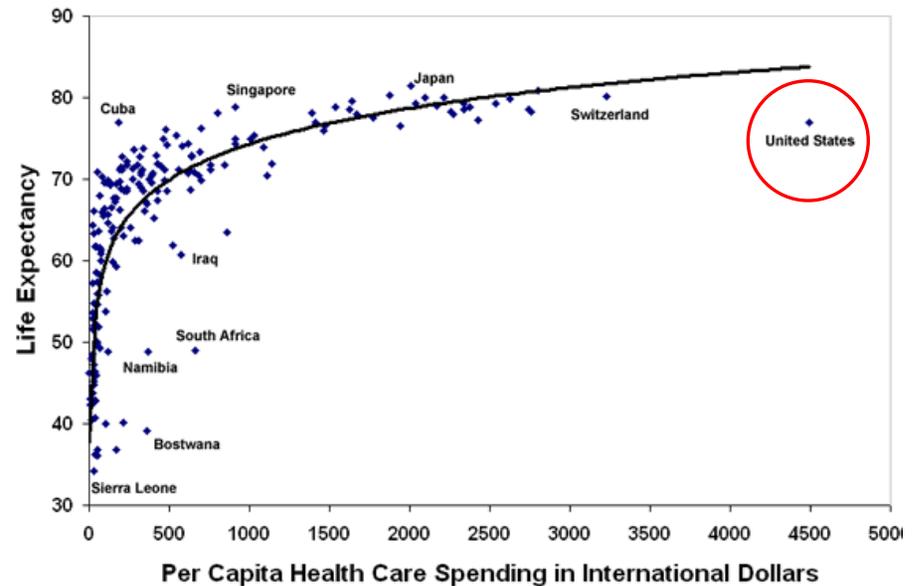
# What is the biggest challenge facing health care?

## VALUE

### US Health Care Expenditure<sup>1</sup>

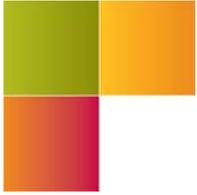


### Life Expectancy vs. Health Care Spending<sup>2</sup>



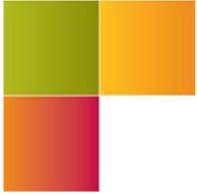
<sup>1</sup> Source: CMS

<sup>2</sup> 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



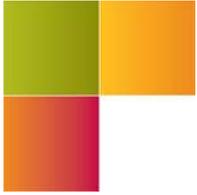
# Health Plans

## Patient

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

## Provider

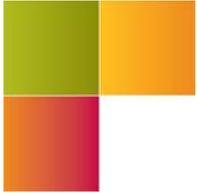
- Payment Reform
- Technology & Information
- Care Management



# 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

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