

# Why is it hard to find affordable care?



## NAVIGATING HEALTHCARE FOR PATIENTS AND CONSUMERS

Rising healthcare costs, along with larger deductibles, mean that consumers are increasingly shopping around for high quality healthcare they can afford. Yet, people rarely are able to find the information they need, and, even when they can, they often can't act on it to reduce their bills. At the same time, many people don't know that they may have options—with some better for their situation than others—and that the final decision is theirs to make. Patients and consumers discussed these issues at a recent NQF meeting and found that there are options and information, but you have to know what questions to ask.

## QUESTIONS YOU MIGHT WANT TO CONSIDER WHEN...

### ...choosing insurance

- What are my insurance options?
- How do I choose the best insurance plan for me—what are the premiums, copays, deductible, prescription costs, maximum out-of-pocket, and network of clinicians?

### ...finding a clinician?

- Are they in my insurance network?
- Are they open after normal business hours (after 5 pm or on weekends)?
- Will they work with me on payments (like monthly payment plans)?
- Are they part of a larger practice that offers additional resources?

### ...using healthcare to get better

- Does this clinician or hospital offer high quality care?

- Do I have options for my treatment?
- For labs, tests or scans especially, are there options that are high quality and more affordable?

### ...trying to stay healthy?

- What is recommended for a person like me to prevent disease—screenings, vaccines, or other care? What would I pay?

### ...managing a disease or condition

- Are there staff at the clinician's office to help coordinate my care?
- Do specialists talk to my primary care physician or to each other?

### ...dealing with a serious illness

- Is there a clinic at a local hospital devoted to this condition?
- Have I written down and shared my healthcare preferences?

## WHERE COULD I GET MORE INFORMATION?

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| <ul style="list-style-type: none"><li>• Other patients and consumers</li><li>• State or federal health insurance exchanges, including navigators</li><li>• Social workers</li><li>• Case managers (hospital or insurance plan)</li><li>• Non-profits (for my condition or general)</li><li>• Human resources at my job</li></ul> | <ul style="list-style-type: none"><li>• Clinics focused on my particular condition</li><li>• Support services offered by schools (like physical therapy), social services, or state programs</li><li>• Some information on care quality: Medicare Hospital Compare, Medicare Physician Compare, my health insurer or company, consumer</li></ul> | <ul style="list-style-type: none"><li>organizations, and clinical societies</li><li>• Identifying treatments or tests that may be overused and should be discussed with your doctor (Choosing Wisely campaign)</li><li>• Understanding health care prices: a consumer's guide (HFMA)</li><li>• Resources for health care decisions (Consumer Reports)</li></ul> |
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## ONE JOURNEY THROUGH THE HEALTHCARE SYSTEM:

# Melissa's story

When Melissa was 35 weeks pregnant, she was suddenly confronted with a major health condition. Her aorta dissected, a potentially fatal condition where one of the largest blood vessels coming off the heart started to tear open. She had multiple surgeries and discovered that she had a rare genetic condition, and she went from being someone who didn't like to visit the hospital to someone who had to make multiple decisions about her care. As she started to recover from the first round of surgeries, she discovered the financial side of healthcare—bills

came in from different hospitals and clinicians, and it was hard to even make the minimum payments for each of them.

For her, affordability is a daily concern—healthcare expenses regularly affect her family's budget. Through it all, she has discovered how to navigate the system to find resources or opportunities to reduce the amount she pays out of pocket. She provides those skills to family and friends when they need to make healthcare decisions, and volunteers for local health organizations to provide the patient perspective. If she could change one thing about the healthcare system, it would be to make it easier to find information not only about cost but about the quality of her healthcare options, which she could use to make the decision that's right for her.

## WHAT DID PATIENTS WANT IMPROVED?

While asking questions can help in many situations, in some cases the information may not exist. Areas where the health system needs to do more to help patients include:

### Helping me keep care affordable

Many people are trying to keep care affordable, but don't have the information they need—such as making sure their dollars are well spent or finding affordable health plans or clinicians for their situation.

### Tailoring information to my life

People want meaningful information that reflects their particular needs and circumstances. New technologies could help by showing potential options for a person's needs, values, or situation.

### Calculating my total bill

Before a major procedure, consumers were not able to find out how much they would pay out of pocket.

Afterwards, they slowly received multiple bills from different clinicians and hospitals, and didn't find out what they owed for weeks or months.

### Knowing what is appropriate

People at the meeting said that a major challenge was figuring out whether they needed healthcare at all—for instance, did they need to go to the emergency room tonight, or could they wait until tomorrow to see their primary care clinician?

### Navigating the system

A overarching theme throughout the meeting was that healthcare is complex and difficult to navigate, and it was important to have resources to guide people.

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*This brief summarizes the discussions from a two-day meeting organized by the National Quality Forum and supported by the Robert Wood Johnson Foundation.*

*By bringing together patients, researchers, clinicians, health insurers, community health experts, and others, it sought to understand affordability from the patient and consumer perspective, and what information people needed to find affordable care.*

*This project is part of a portfolio at NQF aimed at improving healthcare's affordability—including understanding how to combine information about healthcare quality and cost, recognizing new healthcare cost measures, improving the technical methods for collecting cost information, and selecting measures that can promote affordability.*