

# **“Consumer Choice” Presentation to AB 1296 Stakeholder Workgroup**

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May 10, 2012**



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POLICY & ACTION FROM CONSUMER REPORTS

# Literature review findings

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- ◆ Less is more — choice overload is paralyzing
- ◆ Interventions can help:
  - Customized decision aids
  - Standardized information
  - Displaying and symbols
  - “Just-in-time information”/layering

# Display information

**ConsumerReports.org** Find Ratings A-Z Index

Cars ▾ Appliances ▾ Electronics ▾ Home & Garden ▾ Babies & Kids ▾ Money Shopping ▾ Health ▾

Home > Appliances > Kitchen appliances > Kitchen ranges > Electric range ratings

## Kitchen ranges

Overview Ratings & Reliability Recommended Buying Guide Price & Shop

### Electric range Ratings & Reliability

This chart includes ratings for similar and tested models. Visit our [Price & Shop](#) page to shop for additional unrated models.

BEST BUY  RECOMMENDED  EXCELLENT  VERY GOOD  GOOD  FAIR  POOR

**Find Ratings**

Electric ranges ▸  
[Gas ranges](#)

**Electric range selector**

Focus your Electric range research by choosing the category, brand, and price range that most interests you.

Show only Recommended

**Category**

- 30-inch Smoothtop models
- 30-inch Coil models
- 30-inch Induction models

Clear all | Select all

**Brand**

- Amana
- Electrolux
- Frigidaire
- GE
- Hotpoint
- Jenn-Air

Clear all | Select all

**Price**

Min: \$400 Max: \$3200

**Filter your results**

Ratings Overview **Features & Specs** Brand Reliability What's behind the Ratings?

**Compare** Select up to 5 models to compare detailed ratings and features & specs. You can add models from other types to your chart. [Learn more](#)

Brand & Model	Price	Ratings and Test Results							
		Overall score	Cooktop high	Cooktop low	Baking	Broiling	Oven capacity	Oven cleaning	
<b>30-inch Smoothtop models</b>									
<input checked="" type="checkbox"/> Kenmore 92163	\$1480	87	+	+	+	+	+	+	+
<input checked="" type="checkbox"/> Kenmore 97103 <small>Similar to tested model: Kenmore 92163</small>	\$1650	87	+	+	+	+	+	+	+
<input checked="" type="checkbox"/> GE Cafe C9900SN[SS]	\$2800	86	+	+	+	+	+	+	+
<input checked="" type="checkbox"/> GE PB920STSS	\$1500	85	+	+	+	+	+	+	+
<input checked="" type="checkbox"/> Kenmore 92803	\$950	84	+	+	+	+	+	+	+
<input checked="" type="checkbox"/> Maytag MET6885X[S]	\$1300	83	+	+	+	+	+	+	+
<input checked="" type="checkbox"/> Electrolux EW30EP65G[W]	\$2200	83	+	+	+	+	+	+	+
<input checked="" type="checkbox"/> GE JB650DTWW	\$700	81	+	+	+	+	+	+	+
<input checked="" type="checkbox"/> GE JB655DTWW	\$700	81	+	+	+	+	+	+	+

# Massachusetts Health Connector

← go back

Print this page

**BROWSE PLANS:** 2 benefits packages (What's a benefits package?) ? [16 plans]

Sort plans by Benefits package

### You've selected

#### Benefits package

- Bronze
- Silver
- Gold

Show Plans. Then choose up to 3 to compare. Click **Continue** at bottom.

#### Narrow by provider

Search for your doctor...  
 Only show plans that include your doctor, nurse practitioner, hospital or health center.

#### Narrow by monthly cost

- \$301 - \$400 (0)
- \$401 - \$500 (5)
- \$501 - \$600 (3)
- \$601 - \$700 (4)
- \$701 - \$800 (3)
- Greater than \$800 (1)

#### Narrow by insurance carrier

- BMC HealthNet Plan (2)
- Blue Cross Blue Shield of Massachusetts (2)
- CeltiCare (2)
- Fallon Community Health Plan (4)
- Harvard Pilgrim Health Care (2)
- Neighborhood Health Plan (2)

	\$ Monthly Cost	Annual Deductible	Annual Out of Pocket Max.	Doctor Visit	Generic Rx	Emergency Room	Hospital Stay
<b>Silver Low Benefits Package</b> 8 plans available		<b>STANDARD BENEFITS FOR ALL SILVER LOW PLANS</b>					
	as low as <b>\$461</b>	\$1,000 (ind.) \$2,000 (fam.)	\$2,000 (ind.) \$4,000 (fam.)	\$20 copay	\$15 copay	annual deductible, then \$100 copay	annual deductible, then no copay
<input type="checkbox"/> <b>Hide Plans</b>   <a href="#">About Silver Low</a>							
<input checked="" type="checkbox"/>	 <b>CELTICARE</b>	\$460.61	↑	↑	↑	↑	↑
<input checked="" type="checkbox"/>	 <b>HealthNet Plan</b> <small>Get more.</small>	\$461.86	↑	↑	↑	↑	↑
<input checked="" type="checkbox"/>	 <b>Neighborhood Health Plan</b>	\$485.18	↑	↑	↑	↑	↑
<input checked="" type="checkbox"/>	 <b>TUFTS Health Plan</b>	\$563.59	↑	↑	↑	↑	↑
<input checked="" type="checkbox"/>	 <b>fallon community health plan</b> <small>SMALLER NETWORK</small>	\$598.00	↑	↑	↑	↑	↑
<input checked="" type="checkbox"/>	 <b>MASSACHUSETTS</b>	\$648.67	↑	↑	↑	↑	↑
<input checked="" type="checkbox"/>	 <b>fallon community health plan</b>	\$680.00	↑	↑	↑	↑	↑
<input checked="" type="checkbox"/>	 <b>Harvard Pilgrim Health Care</b>	\$729.81	↑	↑	↑	↑	↑
<b>Silver High Benefits Package</b>		<b>STANDARD BENEFITS FOR ALL SILVER HIGH PLANS</b>					
	as low as						

# Massachusetts Health Connector

 <b>HealthConnector</b> Health Insurance for Massachusetts Residents				Account Login	E-Pay	En Español	Help	Contact Us
Home		Find Insurance		Health Care Reform		About Us		
Overview		Find a Plan		FAQ				
← go back		Print this page						
Compare plan details then choose a plan to enroll in or go back to view others.								
	Scroll down to choose this plan		Scroll down to choose this plan		Scroll down to choose this plan			
<b>Insurance Carrier</b>	 <b>CeltiCare</b>		 <b>BMC HealthNet Plan</b>		 <b>Blue Cross Blue Shield of Massachusetts</b>			
<b>NCQA Rating</b>	— N/A — Not yet rated - new insurer		— N/A — Not yet rated - new insurer		★★★★★ 4 out of 4 stars → <a href="#">View insurer's report card</a>			
<b>Benefits Package</b>	Silver Low		Silver Low		Silver Low			
<b>About Benefits Package</b>	<p><b>About Silver Low</b></p> <ul style="list-style-type: none"> <li>• Highest annual deductible compared to other benefit packages in Silver.</li> <li>• No deductible for visits to the doctor.</li> <li>• Prescription copays are lower for most generics, higher for most brand-name drugs.</li> <li>• Always check the details of a plan before you buy it.</li> </ul>		<p><b>About Silver Low</b></p> <ul style="list-style-type: none"> <li>• Highest annual deductible compared to other benefit packages in Silver.</li> <li>• No deductible for visits to the doctor.</li> <li>• Prescription copays are lower for most generics, higher for most brand-name drugs.</li> <li>• Always check the details of a plan before you buy it.</li> </ul>		<p><b>About Silver Low</b></p> <ul style="list-style-type: none"> <li>• Highest annual deductible compared to other benefit packages in Silver.</li> <li>• No deductible for visits to the doctor.</li> <li>• Prescription copays are lower for most generics, higher for most brand-name drugs.</li> <li>• Always check the details of a plan before you buy it.</li> </ul>			
<b>Plan Name</b>	CeltiCare Solution 1000		BMC HealthNet Plan Silver Saver		HMO Blue \$1000 Deductible			
<b>Provider Network</b>	CeltiCare Direct		BMC HealthNet Plan Select		HMO Blue			

Website accessed May 7, 2012

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# Massachusetts Health Connector

## Doctor / provider acceptance

Find out whether your doctor, nurse practitioner or health clinic accepts the plan(s) you're viewing.

[Search For Your Doctor](#)

Plan details	Download Plan Details	Download Plan Details	Download Plan Details
<b>Premium</b>	<b>\$460.61</b>	<b>\$461.86</b>	<b>\$648.67</b>
<b>Provider Network Disclosure</b>			
Provider network disclosure	This is a <b>General Provider Network</b> plan. If you purchase this plan, you will receive services through the broadest network of health care providers offered by this insurer.	This is a <b>General Provider Network</b> plan. If you purchase this plan, you will receive services through the broadest network of health care providers offered by this insurer.	This is a <b>General Provider Network</b> plan. If you purchase this plan, you will receive services through the broadest network of health care providers offered by this insurer.
<b>Annual Deductible <sup>1</sup></b>			
Per person	\$1,000	\$1000	\$1,000
Family total	\$2,000	\$2000	\$2,000
<b>Annual Out-Of-Pocket (OOP) Maximum <sup>2</sup></b>			
Per person	\$2,000	\$2000	\$2,000
Family total	\$4,000	\$4000	\$4,000
Costs that count towards OOP maximum			
↳ Office visit: Adult routine physical	Not applicable	Not applicable	Not applicable
↳ Office visit: Routine gynecological (GYN) exam	Not applicable	Not applicable	Not applicable
↳ Office visit: Well-child care	Not applicable	Not applicable	Not applicable
↳ Office visit: All other visits to Primary Care Provider (PCP)	Yes	Yes	No
↳ Office visit: Specialist	Yes	Yes	No
↳ Prescription Drugs (Rx)	No	No	No

# Recommendations

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- ◆ Manageable number of plan choices
- ◆ “Plan Chooser” decision aids
- ◆ Standardized key information
- ◆ Layered, trustworthy information
- ◆ Consumer assistance
- ◆ Ongoing consumer testing

## What's Behind the Door: Consumers' Difficulties Selecting Health Plans

### SUMMARY

Consumer testing by Consumers Union confirms the widely held perception that people struggle to understand their health insurance policies. This information gap has grave consequences for consumers and for the success of most health reform approaches. Indeed, improving consumers' ability to shop in the health insurance marketplace is an area of great untapped potential. But realizing this potential will require a multi-layered policy approach. It will require greater standardization of products in the marketplace, a long with better tools for communicating health plan features to consumers. Both strategies will require an in-depth understanding of how consumers shop for coverage and the barriers they face. Rigorous consumer testing provides the nuanced information that can lead to measurable improvements in consumer understanding. This brief highlights the findings from three consumer testing studies. These consolidated results provide a strong foundation for regulatory and legislative efforts to enact policies and provide tools that improve consumers' understanding of health insurance, as well as health plans' own efforts to improve customer communications.

Consumer testing by Consumers Union confirms the widely held perception that people struggle to understand their health insurance policies. These difficulties are so profound that the vast majority of consumers are essentially being asked to buy a very expensive product—critical to their health—while blindfolded. As in the game show "Let's Make a Deal," they must make a selection without knowing what's behind the door.<sup>1</sup> This information gap has grave consequences for consumers and for the success of most health reform approaches.

### Why Engage In Consumer Testing?

If policymakers or regulators start with an incomplete or erroneous understanding of how consumers shop for health insurance, they will not design appropriate policies or regulations. However, these entities are hampered by a very limited amount of data on how consumers shop and the barriers they face. There is a general perception that shopping for and using health insurance is



FEBRUARY 2011

## Issue Brief

### Making Health Insurance Cost-Sharing Clear to Consumers: Challenges in Implementing Health Reform's Insurance Disclosure Requirements

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CONSUMERS UNION

The mission of The Commonwealth Fund is to promote a high-performance health care system. The Fund carries out this mandate by supporting independent research on health care issues and making grants to improve health care practice and policy. Support for this research was provided by The Commonwealth Fund. The views presented here are those of the author and not necessarily those of The Commonwealth Fund or its directors, officers, or staff.

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Commonwealth Fund pub. 1400  
Vol. 2

**ABSTRACT:** The Affordable Care Act calls for a new health insurance disclosure form, called the Summary of Benefits and Coverage, which uses a fixed layout and standard terms and definitions to allow consumers to compare health insurance plans and understand terms of coverage. This brief reports on findings from a Consumers Union study that examined consumers' initial reactions to the form. Testing revealed that consumers were able to use the forms to make hypothetical choices among health plans. However, the study also found deep-seated confusion and lack of confidence with respect to health plan cost-sharing. These findings have significant implications for any venue providing comparative displays of health insurance information, like the future state exchanges, and for policies that rely on the ability of consumers to make informed health insurance purchasing decisions, such as "consumer-driven health care" policies.

\* \* \* \* \*

### OVERVIEW

The Affordable Care Act calls for a new health insurance disclosure form, called the Summary of Benefits and Coverage (Summary of Coverage), which uses a fixed layout and standard terms and definitions to allow consumers to compare health insurance plans and understand terms of coverage.<sup>1</sup> The law requires all insurance plans—group and nongroup, grandfathered and non-grandfathered—to use this form, beginning in 2012. At that time, more than 180 million Americans will be using these forms and relying on them to understand and select health insurance plans.<sup>2</sup>

The legislation contains several requirements governing the form's design.<sup>3</sup> The form cannot be more than four pages in length. In addition, it must include: uniform definitions of common insurance and medical terms; a coverage description, including cost-sharing for major benefits (e.g., mental health visits);

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