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Consumerism in Healthcare

October 18, 2021

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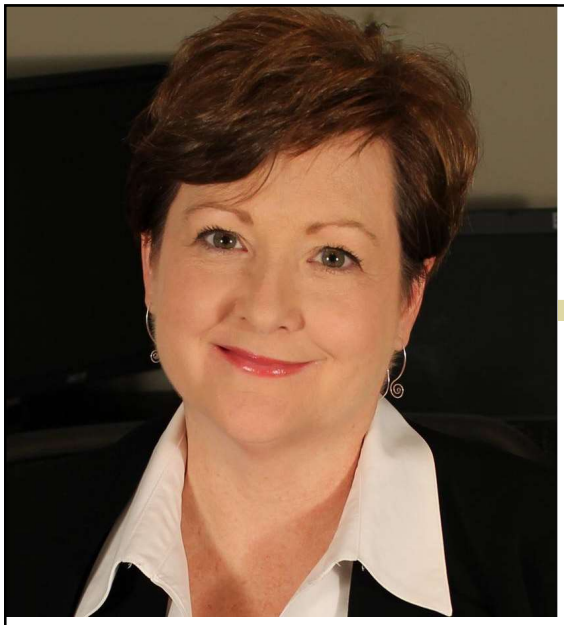

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Conflict of Interest

Adele Allison, Sr. Director of Content and Experience at CHIME has no real or apparent conflicts of interest to report.

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Agenda

- Consumerism, Generally
- Patient Data Access & Transparency
- Digital Health Surge
- The Non-Verbals
- Questions

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Consumerism

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Healthcare Consumerism

Personal choice, financial responsibility, and self-management of one's health.

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Drivers of Consumerism

- **Parallel Industries** – Retail, Food, Financial
- **Customer Service** – Find out what it means to me
- **Digital Engagement** – Smartphones 85% of Americans
- **Desire for Value** – Low cost, high quality
- **Personalization** – Centered on "me" and easy

Sources: Fortunly, https://fortunly.com/statistics/consumer-spending-statistics/#gref; Customer News, https://engagecustomer.com/global-consumer-healthcare-spending-to-jump-by-25/; Deloitte, https://www2.deloitte.com/us/en/blog/health-care-blog/2021/health-tech-investment-trends-a-view-into-the-future-of-health.html

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What Did I Buy?

- **2020 Average Employer-Sponsored Premiums**
  - Individual – $7,470/year; $1,243 employee contribution
  - Family – $21,342/year; $5,588 employee contribution
  - 22% increase since 2015
- **Insurance and Consumers**
  - What's covered? How much is my out-of-pocket?
  - What's the cost of my test? Surgery? Visit?
  - Surprised billing – what's bundled?

Source: https://www.kff.org/report-section/ehbs-2020-section-1-cost-of-health-insurance/#:~:text=In%202020%2C%20the%20average%20annual,2010%20and%2022%25%20since%202015

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What Matters Most to Patients

- #1 Accepts their insurance
- End-to-End experience
- Low wait-times
- Listening
- Transparency

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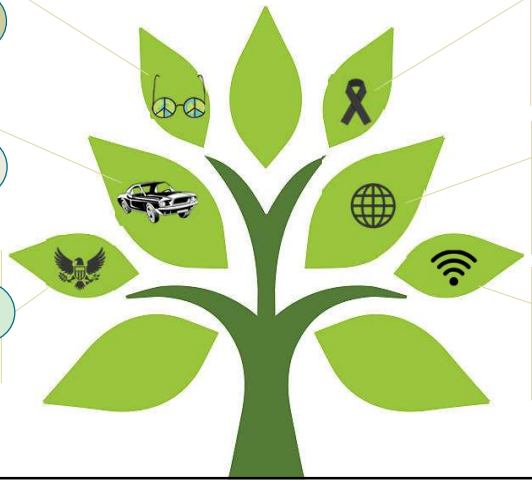
Patients May Span 6 Generations

Boomer Generation (1943-64) — 21%
- "Hippies" – Indulgent, Vietnam
- Civil Rights, Watergate, Space
- Icon: John Lennon
- Age 50-71

Silent Generation (1925-42) — 7%
- "Conformists," Hard Work
- Discipline, Upheld Values
- Icon: Henry Ford
- Age 72-89

Lost (GI) Generation (1901-24) — 1%
- WWI & II Fighters
- Great Depression, Dust Bowl
- Swing and Jazz Music
- Age 90+



Generation X (1965-79) — 20%
- "Baby Busters" – Self-Reliance
- AIDS, MTV, Iranian Hostages
- Research Purchases, Read Newspapers
- Age 35-49

Millennials (1980-2000) — 25%
- "Gen Y" – Rise of the Internet
- 9/11, Columbine, Google, Y2K
- Environment, Digital, Trophy Gen.
- Age 14-34

Generation Z (2001-13) — 26%
- "iGen" – Self-Reliance
- IoT, Techno-Dependent
- Inclusivity, Gender Neutrality
- Age 1-13

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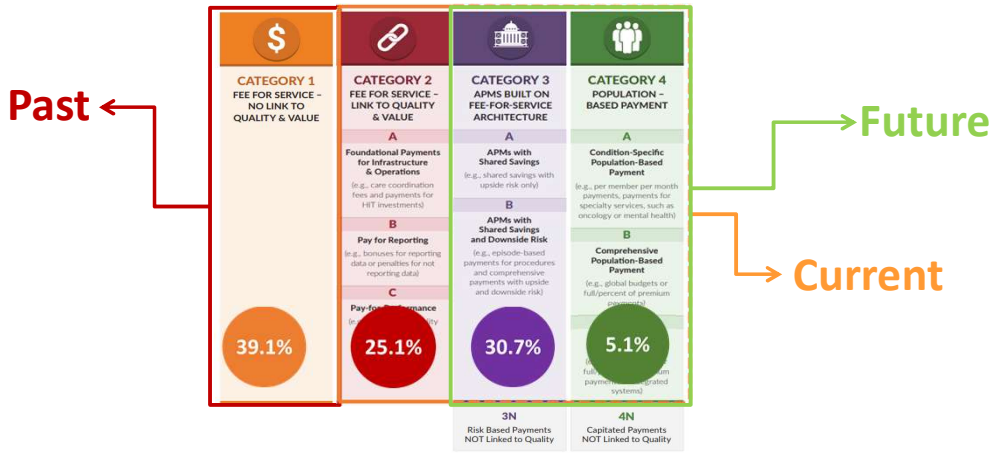
Value-Based Payment Framework



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HCP-LAN, Alternative Payment Models, APM Framework, 2017, http://hcp-lan.org/workproducts/apm-framework-onepager.pdf
HCP-LAN, APM Measurement, 2019, http://hcp-lan.org/workproducts/apm-methodology-2019.pdf

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5 Consumer Segments

"The best ad is a good product." – Alan H. Meyer

Me-Focused

Its all about personalization and ease

Result-Focused

Getting the best outcome regardless of cost

Affordable Results

Best outcome for the cost of care

Digitally Forward

Digital, personal experience throughout the care journey

Time & Money Oriented

Affordable and time-sensitive

Source: Bengtson and Rubin, Huron, "Healthcare Consumer Market Report," accessed April 21, 2021, file:///C:/Users/adele/Music/Downloads/Healthcare-Consumer-Market-Report.pdf

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Consumer Profiles

	Me-Focused	Results-Focused	Affordable Results	Digital	Time and Money
What Matters	• Seeks trust, respect, and personal attention • Convenience • Moderate on results, cost-focus • Digital interest low	• Health results matter • Personalized, fast, easy care • Not cost sensitive • Low digital interest	• Health results matter • Costs matter • Customized, fast, easy care • Digital interest low	• Digital interest high • Seeking end-to-end experience • Costs matter • Moderate results interest	• Costs matter • My time matters • Low digital interest • Least concerned about results
Demo.	• Moderate education • Second highest income • 50:50 male:female	• Highest education • Highest income • > 50% female	• Even education distribution • Lower income • > 50% female	• Moderate education • Lower income • > 50% female	• Least educated • Second lowest income • 50:50 male:female
Generation	Even age distribution	33% > age 65	Even age distribution	50% age 18-34	Even age distribution
Responding	• Plenty of time & touchpoints • Conversations about non-health matters • Shared decision-making key • Access to a person	• Rapid results • Robust care planning • In-person/phone connecting • Snail mail follow-up	• Financial planning • Coverage assistance • Care planning • In-person/phone connecting • Snail mail follow-up • Adherence could be an issue	• Apps and data • Virtual care delivery • Financial planning • Coverage assistance • Digital communication	• Condition education priority • Financial planning • Coverage assistance • Pro-active delay rescheduling • Adherence could be an issue
Economic Models	Productivity-based, Incentives (Categories 1 & 2); Caution on risk-based arrangements	Productivity-based, Incentives (Categories 1 & 2); Caution on risk-based arrangements	Good for Alternative Payment Models (Categories 3 & 4); Pop Health Crucial	Good for Alternative Payment Models (Categories 3 & 4); Pop Health Crucial	Good for Alternative Payment Models (Categories 3 & 4); Pop Health Crucial

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Source: Bengtson and Rubin, Huron, "Healthcare Consumer Market Report," accessed April 21, 2021, file:///C:/Users/adele/Music/Downloads/Healthcare-Consumer-Market-Report.pdf

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Patient Data Access & Transparency

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What if healthcare was like booking a flight?

Brought to you by interoperable data

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Healthcare Data Silos

- **2020 Average Employer-Sponsored Premiums**
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- **Insurance and Consumers**
  - What's covered? How much is my out-of-pocket?
  - What's the cost of my test? Surgery? Visit?
  - Everything is bundled!

UnitedHealthcare

Anthem

Cigna

Source: https://www.kff.org/report-section/ehbs-2020-section-1-cost-of-health-insurance/#:~:text=In%202020%2C%20the%20average%20annual,2010%20and%2022%25%20since%202015

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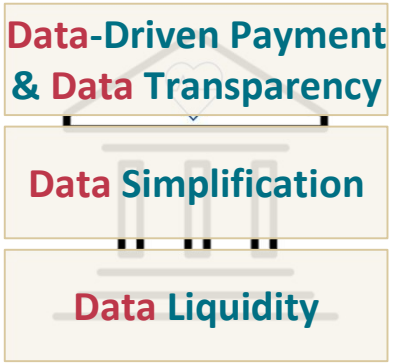
Three Consistent Federal Aims

Nothing is so permanent as a temporary government program

1. Make Healthcare an Affordable Value
2. Ease Patient and Provider Burden
3. Achieve Data Interoperability



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HIPAAMIPPATRCHAARRAPPACAMACRACURES Era

HHS Healthcare Factory

Cloud-First, Pricing Transparency & Trusted Exchange

BPO = Business Process Outsourcing; EDI = Electronic Data Interchange; RTB = Real-Time Benefit; eRx = electronic prescribing; CEHRT = Certified Electronic Health Records; QCDR = Qualified Clinical Data Repository; HIE = Health Information Exchange; CA = CareAnalyzer; HCC = Hierarchical Condition Category coding; FHIR = Fast Healthcare Interoperable Resources; MDM = Master Data Management; CMR = Comprehensive Medication Review; TCOC = Total Cost of Care; TEFCA = Trusted Exchange Framework & Common Agreement; PRO = Patient Reported Outcomes

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Okay, But What About HIPAA?

Knock, Knock! Who's there? HIPAA. HIPAA who? I can't tell you that.

Okay?

Okay.

Consumer Authentication & Consent

HIPAA

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Transparency: What's Your Online Reputation?

- 44% look online for info on doctors
  - Caregivers, women, college grads, and parents
  - Gen X most likely to seek online provider info
- Claims data primary source of information
- Government and private payers compare websites
- Medicare hospitals posting charges for 300 shoppable services, Jan. 2021
- Plans must post negotiated rates with providers for 500 shoppable services + estimate out-of-pocket costs, Jan. 2022

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Source: Pew Research Center, Feb 2011, access April 21, 2021, https://www.pewresearch.org/internet/2011/02/01/health-topics-3/

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Digital Health Surge

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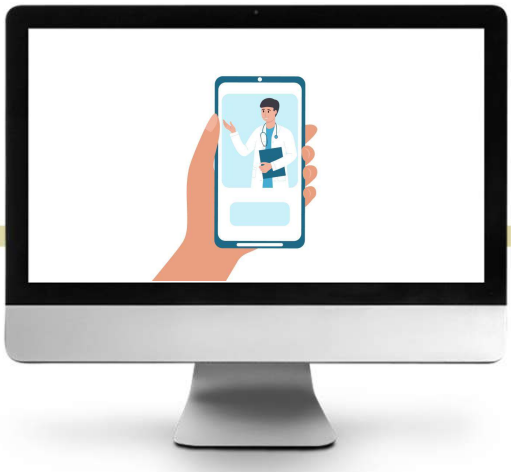

Telehealth – Is it a Bubble?

Telehealth – Internet & Telecommunications

Telemedicine – Remote Clinical Services using Telecommunications, Internet & software

- Pre-COVID, 65% were hesitant to use; 56% believed it was a reduced level of care
- Post-COVID (more recent), 88% want to continue
- 2020 – $29 billion in telehealth services
- 2023 – $106 Billion could be virtualized

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Source: Lagasse, Healthcare Finance, "Most Consumers want to keep Telehealth after the COVID-19 Pandemic," April 12, 2021, https://www.healthcarefinancenews.com/news/most-consumers-want-keep-telehealth-after-covid-19-pandemic

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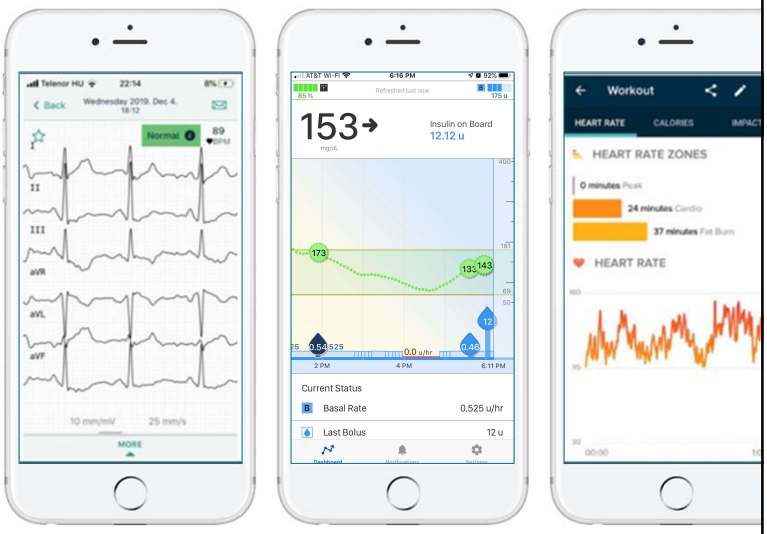
Patients & Smartphones

"Swiss Army Knife of Digital Health"

- **Phone-based sensors** – vitals, photo analysis of skin lesions, sleep habits, etc.
- **Fitness** – Google Fit, Apple Health, MyFitnessPal, Calorie Counters
- ***Soon,* Eye Hemoglobin Count** – Photo of inner eyelid for microvascular algorithm
- **Clinical Data**
  - SpO2 monitor
  - Infrared Temperature sensors
  - Facial recognition to ID rare conditions – Mabry syndrome, Kabuki syndrome
  - Voice/Siri analysis for Alzheimer's, dementia, aphasia and other cognitive condition detection



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Artificial Intelligence Glide Path

Narrow to General to Super-Powerful AI

Artificial Narrow Intelligence (ANI)

A.I. that feature pattern recognition. Excels at precisely defined, single tasks. (E.g., Plays chess better than a chess master)

Artificial General Intelligence (AGI)

We have not achieved. Cognition reaches that of human levels since it can reason, argue, memorize and solve problems.

Artificial Super Intelligence (ASI)

Theoretical concept. Cognition compares to the whole of humanity and more. Think age of the Matrix or Terminator.

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AI = Artificial Intelligence

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Non-Verbal Communication

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Non-Verbals Speak Volumes

Mehrabian's Rule: 7-38-55

Communication is 7% words,
38% voice & tone, 55% non-verbal

Proxemics – use of space	**Haptics** – Touch	**Oculesics** – Eye Contact
Chronemics – e.g., perception of time	**Olfactics** – Smell	**Vocalics** – Tone, Volume, Speed
Sound Symbols – e.g., grunting, mmm, ahhh	**Adornment** – Clothing, tattoos, hair style, etc.	**Posture** – Stance
Silence – Waiting	**Locomotion** – Gait	**Kinesics** – Body Language

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Source: World of Work Project, Mehrabian's 7-38-55 Communication Model: It's More Than Words, accessed Apr 22, 2021, https://worldofwork.io/2019/07/mehrabians-7-38-55-communication-model/

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Proxemic Theory

"The Hidden Dimension," Edward T. Hall, 1966

- People have "bubbles" defining how they interact with people / things
- There are 4 defined zones / dimensions
- Digital Health and pandemic – will these dimensions be redefined? Zone 5, Virtual?

Personal
(6" to 4')

Intimate
(Touching to 6")

COVID-19
6' Bubble

Social
(4' to 12')

Public
(12' to 25')

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5 Common Non-Verbal Cues

Crossed Arms

Uncomfortable – "Do You Have Concerns?"

Showing Palms

Being honest, so hiding palms means get them to open up

Raised Shoulders

Stressed – Help them relax

Clenched Knuckles

They need something – Reassure, focus on what is needed

Hands on Hips

Annoyance, judgment – Start again

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Recognize the Non-Verbals

What is their body language screaming?

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The Eye Wiper

What's my nonverbal screaming?

Discomfort

Can we please talk about something else?

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The Head Rest

What's my nonverbal screaming?

Disinterest

I would like to do something different now.

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The Shrug

What's my nonverbal saying?

ignorance

screaming?

I know nothing about that.

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Handshakes

What's my nonverbal saying?

Side-to-Side – We're Equals

On top – Dominance

Underneath - submissive

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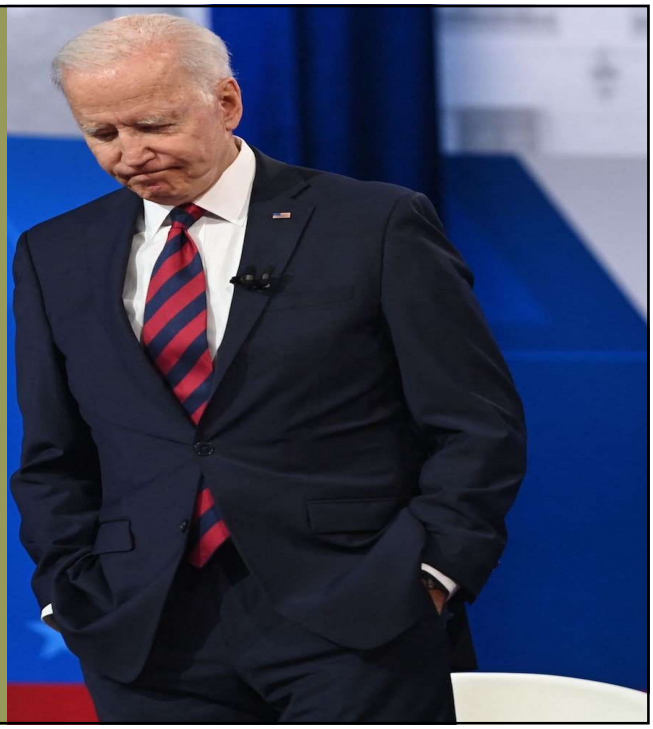
Hands in Pockets

What's my nonverbal saying?

Can be a sign that there is something to hide



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Legs:

- Crossed at Knee
- Wide v. Narrow Spread
- Foot Tapping

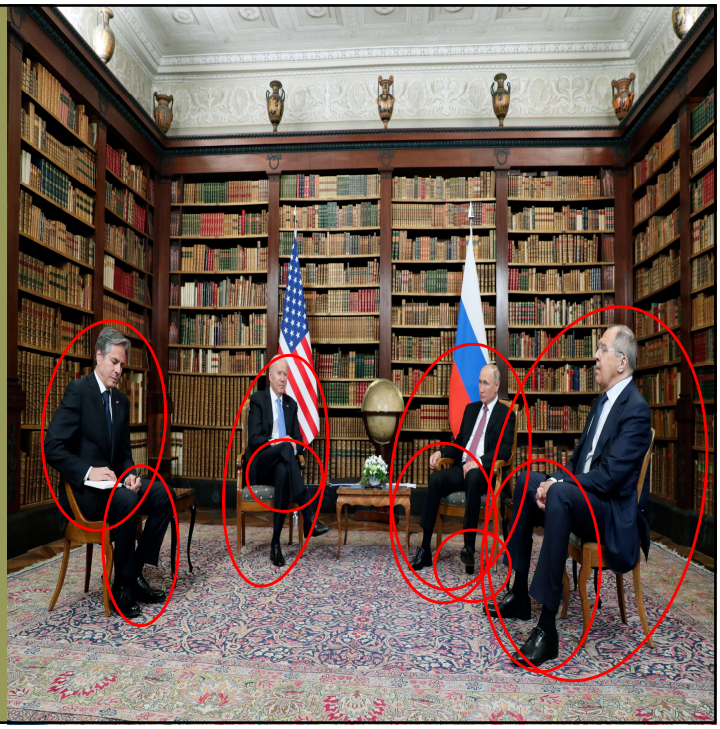
What's Forward Backward?

Leaning:

- Forward
- Backward

Crossed at Knee
Wide v. Narrow Spread
Foot Tapping

Summit?



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Consumerism Best Practices

- Be their "advocate"
- Show compassion and empathy
- Never respond to anger with anger
- Try to understand the driver of negative behavior
- Don't judge
- Remember your mission – The best care to all patients
- Healthcare team – unified and consistent

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THANK YOU!

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