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Consumerism in Health Care

Health consumerism is a movement which advocates patients' involvement in their own health care decisions. It is a movement from the "doctor says/patient does" model to a partnership model. Health consumerism tries to encourage health information empowerment and the transfer of knowledge so that patients can be informed and thus more involved in the decision-making process.

Johnson County currently offers two medical programs for employees to choose from. The Blue Care HMO and the Preferred Care Blue PPO Plans. As health care costs continue to rise, more employers, including Johnson County, are exploring medical options as a way to offer employees lower cost medical plans. In an effort to provide education, the following are a few health care terms, some of which may be familiar.

What is a PPO?

A PPO, which stands for "preferred provider organization," is a type of health plan that offers a network of participating doctors and hospitals. You have the choice of using network or out-of-network providers. However, when you use a network provider, you pay less because you receive the highest level of benefits from the plan, and you avoid having to file claims.

What is a Deductible?

A deductible is the amount of eligible expenses you must pay each year before the plan begins to pay benefits. Johnson County's current PPO plan offers a \$300 annual deductible for individual coverage, and a \$600 annual deductible for family coverage.

What is Coinsurance?

The coverage rate in which the plan pays a stipulated percentage of your insurance claim (you are responsible for paying the remaining percentage balance). Johnson County's PPO plan pays 80 percent coinsurance for in-network services and 60 percent coinsurance for out-of-network services.

What is a High-Deductible Health Plan?

A High-Deductible Health Plan is a PPO plan that provides comprehensive coverage for high-cost medical events. It features a high annual deductible and a limit on annual out-of-pocket expenses. This type of plan is usually coupled with a Health Savings Account.

What is Out-of-Pocket Maximum?

The out-of-pocket maximum is the amount of money that you can be liable for in a given year for covered expenses.

What is a Health Savings Account (HSA)?

An HSA is an account established to save money toward medical expenses on a tax-free basis, similar to a Flexible Spending Account (FSA).