

Although America's health care system is, in many ways, the best in the world, it also faces significant challenges. Chief among them are the 45 million Americans without any health insurance and the ever-rising costs of health care.

As the debate continues about what solutions will make a difference, insurers already are developing products and programs that reduce premium costs so that both employers and individuals can afford adequate health care insurance coverage.

CONSUMER-DIRECTED HEALTH CARE

When individuals take control of their health care, costs go down and use of preventive care goes up. A



- Provide disease-specific coordination of education, counseling, patient self-care and physician support
- Send health reminders to encourage preventive care.

BETTER HEALTH PLAN ADMINISTRATION

Inefficiency is expensive, so tools and services that streamline employers' health plan administration make significant contributions to lower health care costs. Aetna, for example, offers tools and services that use computers and the Internet to ease tasks associated with enrollment and eligibility, reporting, regulatory compliance, claims and more.

Enabling employees to manage their own health care can reduce costs — for both employers and

CURING RISING HEALTH INSURANCE COSTS

By aimpublications LLC

2004 study by health insurance provider Aetna, Inc., found that members of its consumer-directed health plan experienced significantly lower-than-average medical cost increases and nearly three times as much use of preventive care services.

These plans typically include three components:

- *Health savings accounts*, which are tax-advantaged funds in individuals' names to which both employers and employees can contribute, and which allow unused funds to be rolled over for future use as well as moved from job to job
- *High-deductible health insurance* with lower premiums as well as preventive care services that are not charged against the deductible
- *Access to health information resources and tools* to encourage use of a variety of

preventive services.

By combining high-deductible plans with health savings accounts and health information resources, individuals can get the knowledge they need to stay healthier, the funds they need to pay higher deductibles when a health issue does arise (thanks to their health savings accounts) and more-affordable premiums.

WELLNESS/DISEASE MANAGEMENT

As individuals learn about how to stay healthy and/or manage chronic illnesses, they can avoid costly complications and improve their quality of life. That's why health insurance providers increasingly offer programs that:

- Encourage physical fitness
- Help with weight management and nutrition
- Inform about alternative care

health care providers. This is being accomplished with online self-service tools that enable employees to get answers to benefits questions, check a claims status, find physicians, get drugs delivered to them and find wellness and disease prevention information.

MORE INFORMATION, BETTER HEALTH, LOWER COSTS

"Ultimately," says Robin Downey, head of product development for Aetna, "successful health care consumerism requires all partners in the health care experience to be actively and consistently involved, and to acknowledge that they have a personal responsibility in achieving optimal health care outcomes." And it's a crucial step toward curing rising health insurance costs. ■

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