

# 'Consumer-Driven' Care Takes All Stakeholders

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WASHINGTON — Although consumer-driven health care puts much more decision making in the hands of consumers, employers, and insurers still have a role to play, several speakers said at a meeting on health care competition sponsored by Health Affairs journal and the Center for Studying Health System Change.

Employers will have a role because "as there's labor competition for offering health benefits, we have to offer health plans," said Dr. Robert Galvin, director of corporate health care programs for General Electric. "You're going to see much more [emphasis] on financial incentives for employees staying healthy and making [good] choices on doctors and hospitals and health plans."

Another role for employers—although it gets denigrated a bit—is providing access to meaningful, usable, and accurate information "as long as the market isn't working on its own, and it certainly isn't

today," Dr. Galvin said. "This is a responsibility of ours to keep driving at."

He noted that within GE, officials believe "if information is not readable, it isn't going to be read." In light of that philosophy, the company has come up with a "health index" that tells employees things such as how healthy they are, compared with how healthy they want to be; how much money is in their wellness account; and when it's time to schedule their children's physicals. It also can include a score-

card about the providers they use.

This information could be integrated into employee e-mail accounts—a sort of "You've Got Health" idea, Dr. Galvin said.

*See Point/Counterpoint on page 8.*

Although employers can act as intermediaries, insurers also have a role, said Dr. Samuel Nussbaum, executive vice president and chief medical officer at Well-Point Inc., a multistate Blue Cross and

Blue Shield company based in Indianapolis. One of their roles is to make consumers more aware of how much their choices are costing them.

"Most Americans consider health care an entitlement, not a consumer product," Dr. Nussbaum said. "And consumers are insulated from the true costs of health care services and products. So a prerequisite for health care competition is to have accurate, usable information about cost and quality." ■

## INDEX OF ADVERTISERS

<b>Astellas Pharma US, Inc.</b>	
Adenoscan	61-62
<b>Biovail Pharmaceuticals, Inc.</b>	
Zovirax	25-26
<b>Boehringer Ingelheim Pharmaceuticals, Inc.</b>	
Flomax	14a-14b
Corporate	30-31
<b>Cephalon, Inc.</b>	
Hypersomnolence Disease State	14
<b>Forest Pharmaceuticals, Inc.</b>	
Namenda	9-12
Campral	16a-16b
Lexapro	50a-50b
<b>GlaxoSmithKline</b>	
Avandaryl	5
<b>LifeScan, Inc.</b>	
OneTouch Ultra	28
<b>Eli Lilly and Company</b>	
Byetta	28a-28d
<b>Merck &amp; Co., Inc.</b>	
Corporate	22a-22d
Zostavax	36a-36b
<b>Novo Nordisk Inc.</b>	
Levemir	16
<b>P&amp;G</b>	
Prilosec OTC	53
<b>Pfizer Inc.</b>	
Lipitor	3-4
Detrol	40-42
Corporate	45
<b>Reliant Pharmaceuticals, Inc.</b>	
Omacor	18a-18b
<b>Roche Laboratories Inc. and GlaxoSmithKline</b>	
Boniva	20-22
<b>Sanofi Pasteur Inc.</b>	
ADACEL	47-48
<b>Sepracor Inc.</b>	
Lunesta	26a-26b, 55-58
XopenexHFA	48a-48b
<b>Smith &amp; Nephew, Inc.</b>	
IDET	42a-42b
<b>TAP Pharmaceutical Products Inc.</b>	
Prevacid	35-36
<b>Takeda Pharmaceuticals North America, Inc.</b>	
Rozerem	32-34
Actos	38a-38b
<b>Wyeth Pharmaceuticals Inc.</b>	
Effexor XR	6a-6d, 63-64

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