

Selecting Insurance Plans for Your Organization

5 STRATEGIES TO SUPPORT EMPLOYEE HEALTH

Healthy employees make for a healthy organization. As you explore health insurance options for your employees, consider these five tips.



1

Access to Health Care Providers Matters

Patients sometimes struggle to establish care with a provider. For some, the experience is so frustrating that they delay or even abandon their search altogether.

Employers can help by selecting plans that offer robust networks of primary and specialty care providers. They can also look for plans with generous telehealth provisions.



2

All Treatment Options Should Be on the Table

Employers should look for plans that respect the bond of trust between employees and their health care providers. Plans need to empower providers to prescribe courses of treatment they think best, with as few barriers as possible. This includes combination treatment and devices that can enhance treatment and improve patients' quality of life.



3

Affordability is Paramount

Premiums, deductibles and co-pays should be reasonable relative to employees' compensation. Beware of barriers hidden in the fine print, such as co-pay accumulator programs, under which health plans do not apply the value of a patient's co-pay card toward their annual deductible.



Healthy Choices Should Be Incentivized

To achieve optimal health, a person needs to implement healthy practices in their daily life. Consider plans that offer discounts and other perks to those who exercise regularly, adopt nutritious eating habits, and avoid substances like alcohol and tobacco.



Plans Should Be Easy to Understand

Insurance plans and policies are often riddled with dense, technical language. When selecting plans, employers should consider whether the plan makes an effort to help patients understand terms and whether the insurer offers simple-to-use digital and online tools. Employers should also consider whether the insurer makes it simple for patients to appeal coverage decisions.

Affordable, comprehensive health plans are an investment in your organization.



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