

The Paradox of Choice: When Too Many Options, Too Little Information Cause Healthcare Consumer Paralysis

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Original research illustrates new concerns emerging as the Patient Protection and Affordable Care Act Rolls out

There's nothing worse for people during changing times than "the paradox of choice," as Bernard Schwartz so aptly describes the dilemma of today's culture. And nowhere is this better seen than among American patients as they're trying to navigate the nuances of the Patient Protection and Affordable Care Act.

But change is upon us, and we must have the courage to make the most beneficial alterations in our own healthcare regimes. Old habits are under siege. New options offer consumers what appear to be abundant choices. Some are less expensive, simpler and easier and perhaps not of lesser quality. But who really knows at this point, as it's all evolving and confusing to consumers.

Given these changes, choices and challenges, my firm, Simon Associates Management Consultants conducted what turned out to be very telling research to learn more about healthcare consumers' concerns.

We used exercises called innovation games to unearth the true issues. Regardless of whether they were Gen-Xers or Gen-Yers, caring for parents, children or themselves, our group of currently insured healthcare consumers repeatedly raised four themes:

- 1. Mistrust.** They've lost faith that their doctors are prescribing tests that are good for them, the patients. They wonder if these tests are actually better for the physician, with some likely being unnecessary.
- 2. Cost options.** Increasingly larger deductibles are making price, with and without better quality care, a much bigger factor in each healthcare consumer's decision-making process. Parents are shopping for options when their son is injured playing soccer or when they injure themselves playing golf. "X-rays are X-rays," they say, so they're going wherever the X-rays are least expensive. Men are also more involved in healthcare decisions than they've ever been, given the cost issues.
- 3. Convenience is king.** New delivery options are emerging that these consumers say look really good: CVS MinuteClinics, the Care Clinics at Walgreens and those opening in some Wal-Marts. The pricing at these retail options is as good or better than the physician offices. Access is on demand, on a walk-in basis or even by appointment via Walgreens' new mobile system.
- 4. Choice overload.** Our consumers say there are too many choices to evaluate based on so many sources — online portals, suggestions from friends and family, and physician recommendations. This overwhelming situation yields a new level of pressure to make the right, wisest decisions about care options. Often these consumers say they're opting to "wait and see what happens." We all know that waiting to see what emerges isn't often the way to approach one's personal healthcare.

Given all of these hurdles, the potential for inaction on the part of patients is something that the old delivery system is ill prepared to address. Adding even more pressure to that old system is the tidal wave of newly insured people who are encouraged to see physicians now, instead of going to emergency rooms when they need medical attention. The pressures to change are coming fast, in an industry that's also seeing dramatic changes in its make up, forcing everyone to abandon what once were "best practices."

So what does this all add up to? Many problems, yes, but also some very innovative solutions from healthcare professionals in the trenches. These are important to watch and measure to see which ones bring new "best practices" to market quickly and effectively. These promise to help both Gen-Xers and Gen-Yers, as well as aging boomers, revive their trust of physicians, find the right mix of delivery options, reinforce an emphasis on wellness, and reduce readmissions to hospitals.

Each of these solutions work differently for different generations with the overarching goal to help consumers get access to care "their way" — easier, simpler and with renewed trust. Here are three problems with examples of promising solutions:

Problem: Timely access to pediatricians for working parents

Finding a pediatrician who can see your child when you're both available is a major challenge, along with sitting in the physician's office for hours waiting for an appointment. As one frustrated parent said, "Isn't my time as important as the doctor's time? It sure is to me."

Solution: Evening hours

There's a business in Connecticut's Fairfield County called Fireflies that represents a huge step in the right direction. Staffed by top pediatricians, it's a walk-in pediatrics center/urgency-care facility open from 5 p.m. to 10 p.m. Parents who frequent Fireflies have come to rely on its excellent physicians, who are stepping outside the norm by offering hours that are most

convenient for working couples.

Problem: Obtaining helpful support and information online amid thousands of sources

Solution: Key, physician-approved sites

Yes, you should talk to your physician about websites that he or she endorses for information. But here are a few popular options where people can talk with others sharing their health conditions. These range from www.patientslikeme.com, and the open forums by hospitals such as MD Anderson, to the mommy website www.trumbullmoms.com. We're also very encouraged by physicians who use online videos to help educate their patients and those that ask patients to bring in web information to discuss during office visits.

Problem: Some people have trouble getting to the physician's office in the first place. This is especially true with the elderly.

Solution: Shift the care model

We're seeing different healthcare systems focus on ways to come to patients, instead of forcing them to visit doctors. Telemedicine from the University of Michigan Medical Center is one great example of how this works. Physicians can monitor a patient's progress through mobile technology and Skype teleconferences, making it easier to follow up with older patients, so they can stay compliant with their drugs, diets, and any suggested lifestyle changes. There's also ElderCare of Kansas City that can set up emergency equipment and personnel in an individual's home, often preventing the need for the elder patient to go to the hospital.

As the landscape continues to evolve, it's encouraging to see creative approaches that will help pave the way to an entirely new set of best practices, replacing those that are now obsolete. But there's certainly a lot of work ahead to see what will be most effective for people who've always been insured, and the throngs of previously uninsured people who will now be adding even more pressure to healthcare systems from coast to coast.

Andrea Simon, PhD, principal and founder of Simon Associates Management Consultants, has over 20 years' experience as a senior executive with healthcare and financial services institutions. Ms. Simon's expertise lies in helping companies and non-profit institutions develop their brand positioning, redesign their organization's culture, and improve their financial performance through innovative and effective product development and marketing.

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