

CHANGE IS ON THE HORIZON

The Carle Foundation and its health plan look to engage millennials in their health and wellness



Madigan:

"A new way of communicating with millennials is needed."

Angelo:

"Improving access for millennials will carry over to other demographics."



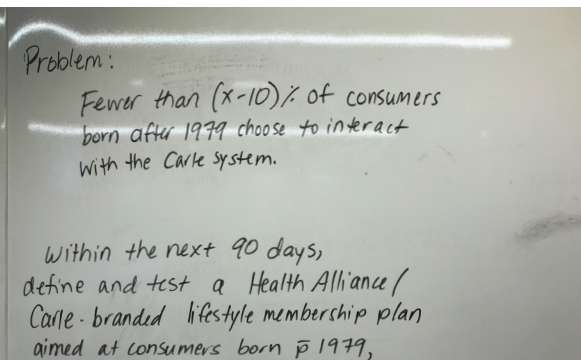
CASE STUDY

The immersive, team-based AHA Innovation 90 program (ahainnovation.org) enables hospital teams to tackle innovation problems and produce a solution ready for implementation in 90 days. **Here's an example of one team's success.**

THE NEXT GENERATION

According to the U.S. Census Bureau, sometime in 2019 the millennial generation — those born from 1981 to 1996 — will surpass baby boomers as the nation's largest population group, at 73 million strong. As this generation takes center stage, it brings with it a very different attitude toward almost everything, including its means of communicating (digital), working (balanced with more personal time), buying (where's that app?) and accessing health care (on an as-needed basis only).

In early 2018, some leaders at Carle — an integrated health system in central Illinois that includes hospitals, a physician group and the health plan Health Alliance — had the opportunity to work with a new rapid-improvement program offered by the American Hospital Association (AHA) called AHA Innovation 90. The process involved the group attending a three-day boot camp at Duke University, where a program coach facilitated the ideation and refinement of one answer to the millennial challenge. Then the team returned home to continue to refine the solution for the next 87 days, using two-week "sprints" that focused intensely on one aspect of the challenge. As part of each sprint, frequent "scrum calls" with the team and AHA coach helped to keep the process on track. The ultimate goal was to arrive at a "minimum viable product" that could be pilot-tested and then put into practice.



ABOUT CARLE AND HEALTH ALLIANCE

Based in Urbana, Ill., The Carle Foundation is a vertically integrated health system with more than 7,000 employees in its hospitals, physician group, health plan and associated health care operations.

Serving a population of over 1.3 million people across 36 counties in Illinois and five in Indiana, Carle provides patient-focused, world-class care with a dedication to research and education.

The 413-bed Carle Foundation Hospital is the region's only Level I Trauma Center and offers Level III perinatal services. Carle ranked in 2018 as one of America's 50 Best Hospitals by Healthgrades and as a 2016-2017 Best Hospital by *U.S. News and World Report*, and has achieved Magnet® designation, the nation's highest honor for nursing care.

The system also includes the 24-bed critical-access Carle Hoopes Regional Health Center, the 134-bed Carle Richland Memorial Hospital, and Carle Physician Group with more than 500 doctors.

Part of the Carle system, Health Alliance is a leading provider-driven health plan serving nearly a quarter-million members in Illinois, Iowa, Indiana, Ohio and Washington. In 2017, Health Alliance was awarded by J.D. Power for highest member satisfaction among commercial health plans in Illinois and Indiana.

A NEW LOOK AT HEALTH CARE

In Carle's case, the team selected improving patient engagement among millennials from a payer/insurance point of view. Carle, with its health plan, Health Alliance, did extensive secondary and primary research, including focus groups, to find out what health and wellness priorities might appeal to a millennial. They tested ideas such as new benefit designs, gym memberships — even pet insurance coverage — all to see what would entice an age group that has been largely resistant to regular interactions with medical providers.

The Carle team included Elizabeth Angelo, vice president of quality and patient experience for the health system; and Sinead Rice Madigan, vice president of government business lines at Health Alliance. The executive champion was Stephanie Beever, executive vice president and system chief strategy officer at Carle. The group worked with AHA consultant/coach Dave Eilers.

"Millennials think of health care as being catastrophic care, like 'If I get in a car accident, I go to the hospital.' They don't think of health care as primary care or doing screenings," Eilers says. The challenge was to come up with services that would help these young people think of care differently. And one way was to look to restructuring health care coverage.

"Millennials are actually very engaged around wellness; they just tend to view it more holistically than we have typically talked about it in health care in the past," Madigan said. "There are a lot of great opportunities to interact with millennials around health-seeking behaviors, but maybe not in the same ways we have with other generations."

One issue the Carle/Health Alliance innovators took on was access to care. Millennials are used to being able to schedule things at the last minute and may not understand why it takes weeks or months to get a doctor's appointment. Likewise, health care billing and out-of-pocket spending versus covered benefits are foreign concepts for this generation.

"Millennials don't necessarily want to walk into the hospital unless they have broken something, but they do want to engage with care providers in a way in which they feel comfortable," Madigan said.

Health Alliance and Carle use and continually refine mobile apps to connect with patients, including a faster, more intuitive means of scheduling and easy access to claims information.



WHAT MILLENNIALS WANT IN A HEALTH PLAN



26 out of 40 focus group participants found benefit appealing

Free or low-cost gym memberships at various facilities that are easily accessible to you, so you can take a variety of classes and have access to the latest fitness equipment.

22 out of 40 focus group participants found benefit appealing

Access to mental health services with top professionals in our area, whether you need a quick check-in on a current issue or are struggling with larger mental health needs.

17 out of 40 focus group participants found benefit appealing

A wellness coach assigned to you who knows your health history and is prepared to offer you personalized advice and guidance based on your individual needs.

17 out of 40 focus group participants found benefit appealing

Access to InstaCare — a way to visit the doctor virtually when the need arises for health care needs, advice, or follow-up on your health care plan.

NEW HEALTH PLAN OFFERINGS

“We also found that in some cases the benefits millennials desire were already in our plans, but that just wasn’t being communicated or maybe packaged in a way that resonated with the demographic,” said Angelo. “That meant we didn’t have to completely change everything we were doing; we just needed to be more targeted in our approach.”

The product of Carle’s AHA Innovation 90 project will be a new set of health plan offerings on the Healthcare.gov Marketplace and in the individual market. There will be new gold, silver and bronze plans, as well as catastrophic coverage for those under age 30 and those who have a waiver to be in a catastrophic plan. Health Alliance will roll out plan details as it does each year as part of the Open Enrollment Period process.

“Health care is very individualized, and it’s what you find your needs are in determining whether or not you want the lower cost sharing or the certainty of a monthly premium amount at a certain level,” Madigan said. State and federal regulators must approve the new plans.

The coming changes are in fact non-generational. “We found in many ways that millennials are kind of the canaries in the coal mine,” Angelo said. “Other demographics absolutely experience the same pain points and friction with the health care system. Millennials are just more willing to articulate them, and so we found throughout this process that really anything that we might try to move to help this demographic would also have significant benefit for every patient we serve.”



WHAT MILLENNIALS WANT IN A HEALTH PLAN



15 out of 40 focus group participants found benefit appealing

Alternative health services like acupuncture, acupressure and massage therapy to help alleviate symptoms of physical or emotional stress and to be used as a complement to traditional health care.

14 out of 40 focus group participants found benefit appealing

Active family fitness classes to keep you and your family working out together. You won't have to skip your workout or leave the kids behind.

14 out of 40 focus group participants found benefit appealing

Financial planning and classes so you can reduce the amount of financial stress in your household by getting real life advice to suit your individual needs.

NEXT STEPS

Although this was a 90-day project necessarily winnowed down to a focus on health coverage, a lot of the information gathered through the focus groups and the secondary research serve as fodder for future work, Angelo and Madigan said. They hinted at some possible changes to services. "Our coach, Dave Eilers, came to Carle after the 90 days, and it was really helpful to kind of close the process with him and get his concluding thoughts," Angelo said. "We are moving ahead with the knowledge that we have gained in other areas of the organization."

The help Innovation 90 provided was invaluable, Angelo and Madigan said. "One of the things we appreciated about the AHA Innovation 90 process was giving us the structure and the tools to help narrow a broad problem into something that could be achieved in that 90-day timeframe. And then using the format that they provided around scrum calls and other touch points to make sure we were keeping on track with the progress that would have to be made to achieve our benchmarks," Angelo said.

Madigan singled out the scrum calls as critical to the project. "We all work in disparate aspects of the system, so to have this quick 15-minute standup discussion was so important. We didn't waste time on emails and that kind of thing, and it really kept the momentum going. That is something that I started to replicate in other aspects of my work life. It's just very, very effective."



Interested in participating in the next Innovation 90 Bootcamp?

Contact Carl Aiello at caiello@aha.org or visit us online at www.ahainnovation.org for pricing and more information.