

Humana  
White Paper  
0307

When patients  
become consumers:  
the new challenge  
for the NHS

## Introduction – choice, voice and competition

The Department of Health White Papers 'Choosing Health' and 'Our Health, Our Care, Our Say', express the government's intention to develop a patient-focused system of care that gives individuals choice, independence and decision support.

Over halfway through the 10-year NHS plan, the foundation stones for these progressive goals are finally being put into place. Since January 2006, all patients requiring planned hospital care have been able to choose, at the point of GP referral, from a range of four or more providers. Since May 2006 this choice has been widened to include a national "menu" of NHS foundation trusts and more recently, Independent Sector Treatment Centres (ISTCs). From 2008, patients will be able to choose any healthcare provider that meets NHS standards and can deliver to NHS prices.

However, there's more to creating a truly person-centred system than simply offering a choice of providers. People are changing and their expectations are increasing. Is the NHS ready to respond to these changes?

### A new era of healthcare consumers

We are in the midst of a movement that is going to rewrite the rules of engagement in healthcare. This consumerist movement – empowered by rapid advances in information technology – has already transformed other industries like retail, travel, finance and leisure. It is a deep cultural trend sweeping through all corners of the economy. People are increasingly demanding more information, more choice, more independence and more control throughout all aspects of their lives. So why should healthcare be different?

One implication of this is that through giving them options, people will no longer simply be grateful receivers, they will eventually become astute decision makers, enjoying the same power of choice in healthcare as they do with other consumption decisions.

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*"A wide range of lifestyle choices are marketed to people, but health itself has not been marketed. Promoting health on the principles that commercial markets use – making it something people aspire to and making healthy choices agreeable and convenient – will create a stronger demand for health."*

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### DEPARTMENT OF HEALTH WHITE PAPER 'Choosing Health'

These developments bring new challenges and the time is right for PCTs to explore new ways to engage with the healthcare consumers in their communities. There are many ways in which people can be helped to manage their own healthcare and make informed lifestyle decisions.

### Summary

This Humana White Paper is one in a series of discussion documents examining the implications of decentralisation for the NHS in England. In this document we consider what will happen as people become consumers of healthcare. We look at how choice is expressed in the US healthcare system. And we explore some of the potential ways PCTs can bring informed patient choice – and consumer satisfaction – into their service. ■



*"To maintain a healthy lifestyle I like to keep active and eat a balanced diet."*

MOISE  
Age 29, Tottenham

# From managed recipient to informed decision maker

The NHS does not meet the increasing needs of today's population. This is not surprising given it was developed for the 1940s. And healthcare requirements today are very different.

As Secretary of State for Health, Patricia Hewitt said in her speech to the Citizens' Summit in 2005, "In the NHS, we've already started to give people greater choice and control over which hospital they go to. But if we are genuinely to improve the health of people in this country, we need to extend and deepen the choice agenda, by engaging and empowering people to make healthier choices for themselves and their family – and making sure that everyone has an equal chance of making these choices."

## Empowerment through information

We live in an increasingly aware society, where ease of access and quality of information is unlocking the door to knowledge on subjects that were hitherto impenetrable and therefore assumed to be unquestionable. Yet, although the tools that could enable us to become masters of our own health are all around us, the healthcare system we depend on has been slow to give us access.

It's often said that healthcare is an "expert system", built around the individual professional knowledge of the clinicians. Therefore clinical decision-making involves the personal values and preferences of the provider, rather than considering the specific requirements of the individuals needing support. We have been used to doctors taking control and patients being compliant. But people can feel they have no say – and therefore no control – of their own health and become disempowered. When this happens, they are far more likely to adopt practices that reduce or even undo the benefits of their treatment. In turn, doctors become frustrated at what they see as self-destructive behaviour in the non-compliant patients they are trying to help. They advise patients to adopt healthier lifestyles by eating healthy food, increasing physical activity and losing weight, but

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*"Tailored healthcare puts health in the hands of the individual, taking it out of the hospital wards and into the wider world. Then, health becomes part of every day life and wellbeing."*

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GRANT HARRISON  
VP, Consumer Experience, Humana

the patients don't. They write a prescription, but the patient doesn't collect it, or picks up the medicine then doesn't take it, or takes it for a while then stops mid-course.

## Making informed decisions

The "asymmetry of information" in the clinical encounter is well recognised. When we are sick we want support, but we don't necessarily want to lose our desire for control or personal mastery. On the contrary, when people have more control they do better, in whatever they choose. And people use the same decision-making processes in every situation where there is choice. The values, preferences and considerations that they bring to bear on other aspects of their lives are the same as those used when making informed medical decisions.

We want people to question the lifestyle decisions they make every minute of the day, every day of their lives. We want people to consider how much fat a burger contains and whether there is a healthier meal option. We want them to look at the salt content in a packet of crisps and think about choosing a piece of fruit instead. We want them to keep a daily eye on their weight and think about making exercise part of their daily routine – perhaps walking to the next bus stop, or riding a bike to work.

The ultimate goal for the health service of the future must be to effect a fundamental shift in people's behaviour and attitudes towards positive healthcare, thereby maximising opportunities for adopting and maintaining healthy lifestyles, which will ultimately lead to disease prevention and a reduction in the burden of illness.

## Summary

A generation ago, people were happy to put themselves in the hands of expert systems. Today we have different expectations for how we live, how we expect to be treated and the amount of control we expect to exert on our lives. People want mastery and independence over their lives as they age – and they are living longer. Therefore today's healthcare system must be designed to meet the needs and expectations of an older, more informed, more demanding and more active society. ■



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*"Wellbeing is all about living life to the full and keeping fit through walking."*

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JEAN  
Age 75, Croydon

# Engagement is key to informed choice

What will happen when more control is given to the people who use the healthcare system? What will be the outcome when, instead of being passive receivers, patients become informed choosers? Armed with information about the costs and benefits of treatment choices and about the relative efficiency and effectiveness of their clinicians and hospitals, what decisions would patients make?

One thing that happens is people tend to be more risk-averse than their doctors. When patients are given good information and invited to take more control over their healthcare decisions, the level of aggressive intervention can often drop. The healthcare system tends to be confident and enthusiastic towards treatment, but the fact is that many healthcare choices are fraught with uncertainty. And that uncertainty looks different from the bed than it does from the bedside.

Moving from a system-centric to a person-centric approach will not only help people make more informed choices about their own care – with the right systems in place it should actually lower costs and increase the appropriate use of services.

## Informed choice in practice

Results from a number of studies on the US healthcare system show the following positive outcomes for informed decision-making:

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*“Because of choice, providers will have to take more notice of patient views and services. Patients will know much more about the quality and outcomes of care between different providers.”*

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## DH HEALTH REFORM IN ENGLAND: UPDATE AND COMMISSIONING FRAMEWORK

- Informed choice normalises variation in a broad spectrum of conditions including prostate surgery, back surgery and treatment of breast cancer
- Informed choice results in better clinical outcomes, less resource consumption and fewer complications and side effects
- Informed choice will actually reduce the inappropriate use of services.

## Making healthcare fun

If we are to engage people to think about their health in a different way, if we want to find ways to create sustainable change in health behaviour, we have to overcome the roadblocks to better health. Unhealthy habits are pleasurable – they taste good and feel good. If they didn't it would be a lot easier to get people to change. The fact that “taking your medicine” is a metaphor for doing the unpleasant thing that we have to do, rather than the pleasant thing that we want to do, works consistently against the healthcare advice of doctors.

What is needed is a lot more sensitivity into what motivates people into changing their behaviour and an understanding of what is required to give them the confidence and conviction to adopt a whole new set of health habits. By using the activities people like and are drawn to – sports, music, socialising activities – it is easier for people to become engaged and encouraged to find healthier substitutes for unhealthy habits. By delivering health information through iPods and mobile phones and collecting data from wearable biometric devices, we can begin to positively influence sustainable health behaviour change where people need it.

## Summary

Measures that increase engagement in healthcare choices could make a real difference in both cost of care and patient satisfaction. It could also start to deliver a real and sustainable change in health behaviour. ■



*“Health means choosing a better way of life for yourself.”*

MAX  
Age 18, Brighton



Humana partnered with Virgin Life Care to develop an incentive-based wellness programme that would keep people exercising and improving their fitness levels. Participants wear an activity monitor and earn points for physical activity. They can privately track weight, body fat, body mass index and blood pressure. They can also go online to set fitness goals, chart progress and access current health information. The points earned as they reach health and fitness goals can be redeemed for rewards.

# Creating a personalised experience

To reach individuals with relevant, personalised messages they will need to be targeted accurately. First the nature of each individuals' risk needs to be understood – then personally relevant information needs to be delivered in a comprehensible and usable form.

## Targeting effectively

The NHS is sitting on a vast wealth of patient data. When organised around the experience of each individual, this data makes it possible to observe the clinical path of individuals longitudinally, mapped through healthcare events. This provides a perspective of each person's health history and health trajectory.

Advanced modelling techniques can be applied to the data to create risk profiles of each individual. These can then be aggregated to construct population health profiles along the full

continuum of need, from the high acuity patient, to the at risk individual on the early approach to an acute episode. The combined impact of this analysis is a process for identifying and stratifying individuals and subpopulations to target clinical support services.

As more is learned about who is likelier to change and what kinds of interventions are most effective at influencing behaviour, so healthcare providers will become better able to target clinical interventions.

## Recognising individual communication needs

Once identified, people can be communicated with as individuals, using tailored messages and incentives to connect with them on an emotional level. Some people might only require reinforcing messages, others need to be challenged to change. And some will need very specific care and guidance. The delivery of relevant healthcare messages and the motivation to lead healthier lives should in turn lead to them consuming fewer healthcare services.

The technology and expertise to capture information exists all around us. Tesco, for instance, utilises information about the shopping habits of its 13 million Clubcard members and with every statement, targets coupons for the goods they know their customers will want to buy. Imagine this approach used to deliver health information and incentives to people. ■



*“Being healthy means being fit and in control of your body.”*

ZUHAL  
Age 29, Brighton



Humana worked alongside Pfizer Health Solutions and the Center for Medicare and Medicaid Services, the US Government-funded healthcare system for the elderly, on a pilot project aimed at giving senior citizens ongoing, personalised support to control their long-term conditions on a daily basis.

Long-term conditions are a leading cause of illness, disability and death among Medicare beneficiaries and account for a disproportionate share of healthcare expenditures. For example, about 14 percent of beneficiaries have congestive heart failure, but they account for 43 percent of spending. About 18 percent of beneficiaries have diabetes, yet they account for 32 percent of Medicare spending.

The Green Ribbon Health programme helps participants to manage their long-term conditions, stay healthier and preserve independence while also reducing healthcare costs by providing support services that are:

- Individual-focused and address a broad range of needs in addition to health support for their diabetes and congestive heart failure, among other conditions.
- Community-based with multi-disciplinary care teams that are based locally and connected to community services.
- Provider-inclusive to help participants and their caregivers make informed healthcare decisions and communicate with their physicians in a more meaningful way.

Green Ribbon Health offers every participant access to their own fully trained nurse, who will get to know them and become familiar with their healthcare needs. These “Personal Nurses” offer a confidential, one-on-one service of long-term care, dedicated to improving a patient's health. They provide information on diet and exercise, assist in preparing people for doctor's visits, give referrals to community services and as necessary, visit people in their homes. This service is augmented by a 24-hour, 7-days-a-week telephonic nurse support service, to answer health-related questions. Participants also get access to health education materials and group classes to help them learn about and manage their conditions.

# Any time, any place, anywhere – harnessing technology for healthcare



*“To maintain wellbeing I try to resist over – indulgence and walk to work instead of taking the tube or bus.”*

YING  
Age 24, London

The widespread utilisation of computers and the Internet have already radically transformed healthcare and made it easier to find medical information and obtain clinical expertise. This enables people facing illness to connect with like-minded communities where they can get information, help and support.

Interestingly, many people searching for health information do not choose ‘professional’ health sites that they often find dull or inaccessible. This was the finding of a recent study by Northumbria University. Their study found people often chose sites that offered advice from like-minded real people. This shows the importance of getting communications right to ensure the message connects with its target.



“These days when you pick up your phone you’re picking up a life...your life.”

Sensei, a joint venture between Humana and Card Guard, is a personalised fitness motivation programme delivered via a mobile phone. It seeks to take the seemingly ordinary events in a person’s daily routine and turn them into special moments that can be understood, measured, tweaked, made more interesting, more evolved and otherwise better suited to healthy ritualistic behaviours.

The Sensei programme takes an innovative approach towards encouraging people to engage with their own health and wellbeing. The experience begins on the Sensei website, which provides an overview of Sensei’s diet and fitness programmes and highlights the personalised elements of the service. With the help of Sensei’s interactive

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*“The only effective way to reach different groups and engage them is to speak to them as individuals in a way they understand, via a channel that they regularly use.”*

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LEE PHILLIPS

Communications Director, Humana Europe

## Mobile messaging

Even more prevalent than the Internet is the mobile phone. The mobilisation of the Internet is making it readily accessible through mobile devices. This makes it possible to deliver and receive health information directly from patients in real-time, enabling healthcare providers to adapt their systems to the way people live, rather than force people to adapt to the way their systems operate.

Soon, by integrating mobile health sensor devices with telephones, it will be possible to obtain health information and provide timely disease management and health-coaching services at any time customers wish to receive them. Healthcare will move out of the surgery and into people’s homes to become an integral part of everyday living.

## Summary

People are already seeking out information on a variety of health issues for themselves. The challenge is to communicate it in a way that recipients will find believable, trustworthy and actionable. \_\_\_\_\_■

modelling tool, the user builds his or her own personal wellness platform. From this, an individual analysis is created, with a purpose-built programme containing realistic, achievable goals through a combination of diet and nutrition planning and exercise. As the user progresses through the programme, they receive personalised, supportive information designed to encourage and motivate.

It is this personalisation of information that makes Sensei so unique. Recipes and diet plans are tailored to suit individual tastes, exercise plans are tailored to mirror activity levels. Motivational content is delivered automatically based on the person’s behaviour and adherence to their diet and exercise regimens. And users can track their progress and access information whenever it suits them, using their mobile phone.

# Defining the role of the PCT in health advocacy

Patient communication and public engagement within the NHS are still in their infancy. Research shows that public awareness of PCTs and their role is very low or negative at present. Unfortunately, PCTs could be seen as healthcare deniers – faceless bureaucrats who reduce services and limit choice, when in fact they could be perceived as healthcare champions – providing choice and service excellence for their communities. At present, the healthcare experience for many people is a disjointed one. As people become active consumers of healthcare their expectations of the service they receive will increase. This provides an opportunity for PCTs to realise their role as consumer healthcare champions in partnership with frontline healthcare professionals.

## Learning from service businesses

The service industry has made great strides in the last decade to improve customer satisfaction in the UK. Delivering excellent customer service has become part of many organisational mantras. People coming into contact with healthcare organisations will bring many of these expectations with them.

It may be instructive to look at one example of how a disconnected and dispiriting customer experience was first understood and then transformed.

## Moments of truth

Jan Carlzon, former president of Scandinavian Airlines, took the phrase 'the moment of truth' and applied it to business in a very powerful way. His airline had been performing poorly when he took it over but within a very short space of time he had turned it around to become one of the most successful in the industry, respected as a model of how things should be done.

Carlzon argued that every critical point of customer interaction with the company is a moment of truth. Carlzon defined moments of truth as "any time a customer comes into contact with any aspect of a business, however remote, that customer has an opportunity to form an impression."

Every single major and minor point of interaction between customer and supplier provides an opportunity for the supplier to shine or to disappoint. Carlzon's airline operated in a culture focused on the product, the package, the engineering and the scheduling. All of these were necessary but the customer had become almost incidental to the process. Carlzon put the customer at the centre of the process.

## A consumer healthcare service

The problem Carlzon faced with SAS was not dissimilar to the challenge faced by PCTs today. How do you take a process and turn it into a service? By examining the points at which their customers – the new breed of healthcare consumers equipped with the power to choose – come into contact with the healthcare system, PCTs can effect a tremendous change in the nation's health.

PCTs need a range of innovative strategies to engage, consult and interact with the public and key healthcare stakeholders when designing and delivering services to ensure that they better meet the needs of the local community.

## The right time to change

There appears to be an increasing public trend to take responsibility for their health. People taking part in the DH consultation 'Your health, your care, your say' said they wanted to be responsible for their health and be helped to do that. This echoes the strong messages in 'Independence, Well-being and Choice' where people said they wanted services to support their independence, put them in control and focus on the prevention of ill health and promote wellbeing at all stages of their lives.

PCTs are now in a position to create a patient and public engagement programme that can deliver informed choice and a louder voice for patients, including:

- **Better information** – more accurate, reliable, accessible and useful.
- **Easier navigation** – offering guidance around the complex system and choices available.
- **More emphasis on prevention** – early intervention leading to a change in attitudes and behaviour.
- **A superior patient experience** – including mechanisms for actionable feedback and measurement.

This approach should maximise opportunities for healthy lifestyle maintenance, disease prevention and ultimately reduce the cost of care. ■



*"Being healthy is about quality meat and knowing where it comes from."*

PAUL  
Age 26, Surrey

# About Humana

- Headquartered in London, Humana Europe offers commissioning support to the NHS. We are a subsidiary of Humana Inc, one of the largest health benefits companies in the US with over 11 million members and 20,000 employees. Around two thirds of our members receive government-funded healthcare.
- Humana integrates expertise in data analysis, health service design, contracting and procurement, performance management and consumer engagement. As a result, we are one of only a handful of organisations in the UK able to offer an integrated healthcare commissioning service.
- We are a company run by experts in health and healthcare with frontline NHS, international and multidisciplinary experience ranging from consumer engagement and behaviour change to clinical excellence.
- Working in partnership with you, we will provide tried and tested strategies for health and healthcare organisations to improve the patient experience and reduce health inequalities.
- Our approach is recognised by doctors and healthcare professionals as supporting their interactions with patients and removing obstacles to the frontline delivery of care.
- We have achieved demonstrable health improvements through innovative programmes including case management, care coordination, health and wellbeing intervention and disease management.
- We have a proven track record in slowing the trend of rising healthcare costs.
- We have a history of adapting, innovating and implementing best-of-breed solutions across the spectrum of healthcare delivery.
- Through our unique consumer-driven approach, we understand how people interact and engage with the healthcare system and how to configure services around the needs of the individual.
- Through constant innovation, we are focused on achieving a fundamental shift in individual attitudes and behaviour, leading to healthier lifestyles and a consequent reduction in the burden of illness.

## Contact us

We welcome your views. This white paper can be reviewed on our website at [humana.co.uk](http://humana.co.uk). Send us an email to add to the debate: [info@humana.co.uk](mailto:info@humana.co.uk) Tel: 020 3004 3200 Fax: 020 7495 6190

## Awards

### 2006 American Business Awards

*June 2006*

Humana won a Stevie Award for its SmartSummary Rx benefits statement in the Best New Product category at the 2006 American Business Awards.

### 2004 American Business Awards

*April 2004*

Finalist in 3 categories: Most Innovative Company, Best Customer Service Organization, Best Engineering Executive.

### CDHCC Awards

*April 2004*

Best example of technology facilitating consumer-directed health plan, 2004 Consumer Directed Health Care Conference.

### Computerworld Premier 100

*January 2004*

For exceptional technology leadership, innovative approaches to business challenges and effective execution of technology strategy.

### eHealthcare Leadership Awards

*October 2003*

4 consecutive years / 2003 Results Gold Awards in Best e-Business, Best Health / Healthcare Content, Best Overall Internet site.

### CIO 100

*August 2003*

For demonstrating resourceful use of technology and excelling in generating greater value from limited resources.

### Forrester Research CDHP Survey

*July 2003*

"A leader in the deployment of self-service technology, Humana's consumer-directed offerings feature the broadest access to customer service and content among the leading plans."