



## The Health Care Horizon

### *Trends to watch for in 2019*

2019 is underway and as with recent years, health care is sure to remain a hot topic.

“With the constant changes in policy and technology and recent acquisitions, it can be easy for small business owners to get overwhelmed,” says Susan Lehne, Sales Manager at HealthLink.

While it’s uncertain what exactly will happen with the industry this year, here are four health care trends you’re likely to see in 2019:

#### **1. A Bigger Focus on Value-Based Care**

Traditionally, doctors and other health care providers have been paid through a fee-for-service method, in which they are paid for each service performed, such as a test or office visit. But that’s changing.

The Affordable Care Act (ACA), brought a push for more value-based care. There are several different approaches to value-based care, but they all center on the idea that health care providers should be paid based on the overall quality, efficiency and outcome of their care as opposed to being paid for each separate service that they perform. Today, almost two-thirds of health care payments now follow a value-based model.

While this transition won’t make health care cheaper overall, it may

help employees become smarter health care consumers and allow them to find more cost-effective solutions to getting care by shopping around.

#### **2. Telemedicine Isn’t Going Anywhere**

Telehealth is an emerging trend that continues to rise in popularity, and it shows no signs of slowing down. At first, not all employers were quick to offer telehealth programs, but once educated about the advantages and the quality of these sorts of programs, they often add them to their health plans. Cost and time savings as well as improved access to care are major factors in the success of telemedicine programs.

#### **3. Employers Will Offer More CDHPs**

Consumer-driven health plans (CDHPs) pair a high-deductible plan with a pre-tax health spending account (HSA). An HSA is typically funded by the employer, the employee or both and can be used to pay for out-of-pocket medical costs. Enrollment in these sorts of plans is expected to continue to increase. Plans with higher deductibles help employers keep premiums at a manageable level, and employees are becoming more aware of the tax

advantage of HSAs. Millennials — the largest segment of the U.S. labor force — are increasingly opting for HSA-qualified health plans.

#### **4. Technology Will Lead the Way**

Consumers everywhere are relying more and more on technology and mobile apps to make common tasks easier — including managing their health care coverage and wellness programs. Technology can also play a big role in educating employees about benefit options and changes during open enrollment and it can make the plan selection and enrollment process more effective. After an employee selects their plan, there are a variety of apps they can choose from to help track and improve their health.

Watch for these trends in 2019! And remember, in a time of industry uncertainty, it’s never been more important to have the right partners in place to help you make important health care purchasing decisions. To discover if HealthLink is the right network partner for you, contact 800-235-0306 or talk to your broker.

Information Source:

Anthem.com, *4 Health Care Trends to Look for in 2019* (January 2019); [www.anthem.com](http://www.anthem.com)