

# The PBGH Health Plan Chooser



## For over 20 years

### The Pacific Business Group on Health

(PBGH) has helped California purchasers improve the quality of health care and moderate health care cost increases.

PBGH serves as a voice for purchasers, leveraging the strength of its members, who spend 12 billion dollars annually to provide health care coverage to more than three million employees, retirees and dependents, in California alone. PBGH has a successful history helping consumers make good decisions about their health care. PBGH launched the Health Plan Chooser in 2003 and continues to enhance its functionality each year, based on employer and employee feedback.

**Choosing the right health plan** can be a confusing and overwhelming experience. Employees need to pick a plan that covers a good doctor, meets their health needs and doesn't end up costing them a fortune. The Health Plan Chooser is an easy-to-use, online decision support tool that helps employees determine which plan best fits their needs and the needs of their family, while also helping them save money.

Designed by the Pacific Business Group on Health, the Health Plan Chooser allows employees to easily go online to compare health plan features like wellness programs, nurse advice lines and personal health records. The tool simplifies this complex information, allowing the employee to make apples-to-apples comparisons and focus on the plan features most important to them. Information is also readily available about the physicians covered under each plan and about health plan quality, enabling employees to choose a quality plan that covers their doctor. By making this information easily accessible, the plan simplifies the choice and delivers peace of mind.

The tool also helps employees understand which plan will be the most cost effective for them, given their family's anticipated medical needs. The tool shows them how to best use their benefits, including prescription drug coverage and discounted services, to get the most value for their dollar.

**Having all the information in one place allows makes the process of choosing a plan simple, personalized and convenient. Employees and employers alike report great outcomes:**

"Just by spending five minutes in the Medical Plan Comparison Tool section, I found (to my surprise) that the most cost effective plan for me/my family was a high deductible. It probably saved me and my family over \$3,000 in healthcare costs this year."

— Jill, Wells Fargo

"Since we are expecting our second child, we wanted to pick a plan that covers a highly recommended OB. But that plan also needed to cover our older son's pediatrician ... and be one that we can afford with two kids! The tool was a huge help; we could see which doctors were covered and compare costs. It was convenient and fast.

— Matt, University of California

**What HR Professionals say about the Health Plan Chooser:**

"At PG&E employee health and wellness is a top priority. The Health Plan chooser is an important tool, helping our employees pick the health coverage that is right for their needs, including our wellness offerings. We are pleased we offer this tool that is not only unique in its level of detail and customization, but also easy to use for our employees."

— Robin Wythe, PG & E



### To learn more please contact

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