



HEALTH REPUBLIC
INSURANCE

Strategies for Consumer Engagement and Uptake

Dawn Bonder, President and CEO
Health Republic Insurance

Health Republic Insurance

We are a non-profit, Consumer Operated
and Oriented Plan

~ **CO-OP** ~

We offer health insurance coverage to
individuals/families and small businesses,
both on and off the insurance exchange.



HEALTH REPUBLIC
INSURANCE

WHAT IS A CO-OP?

- ▶ New, qualified, non-profit health insurance issuer, directed by its members
 - 51% of the Board of Directors must be plan members, elected by plan members
- ▶ Must use profits for members' benefit
 - Lower Premiums
 - Improve Benefits
 - Improve the Quality of Care
- ▶ Offer individuals/families and small businesses affordable, consumer-focused, high-quality health insurance options.



HEALTH REPUBLIC'S FOCUS

PEOPLE. NOT PROFIT.

We have no private
shareholders.

We do not distribute
profits to any investors

Every decision we make, benefit we offer, and solution we develop is focused on helping members get and stay healthy.



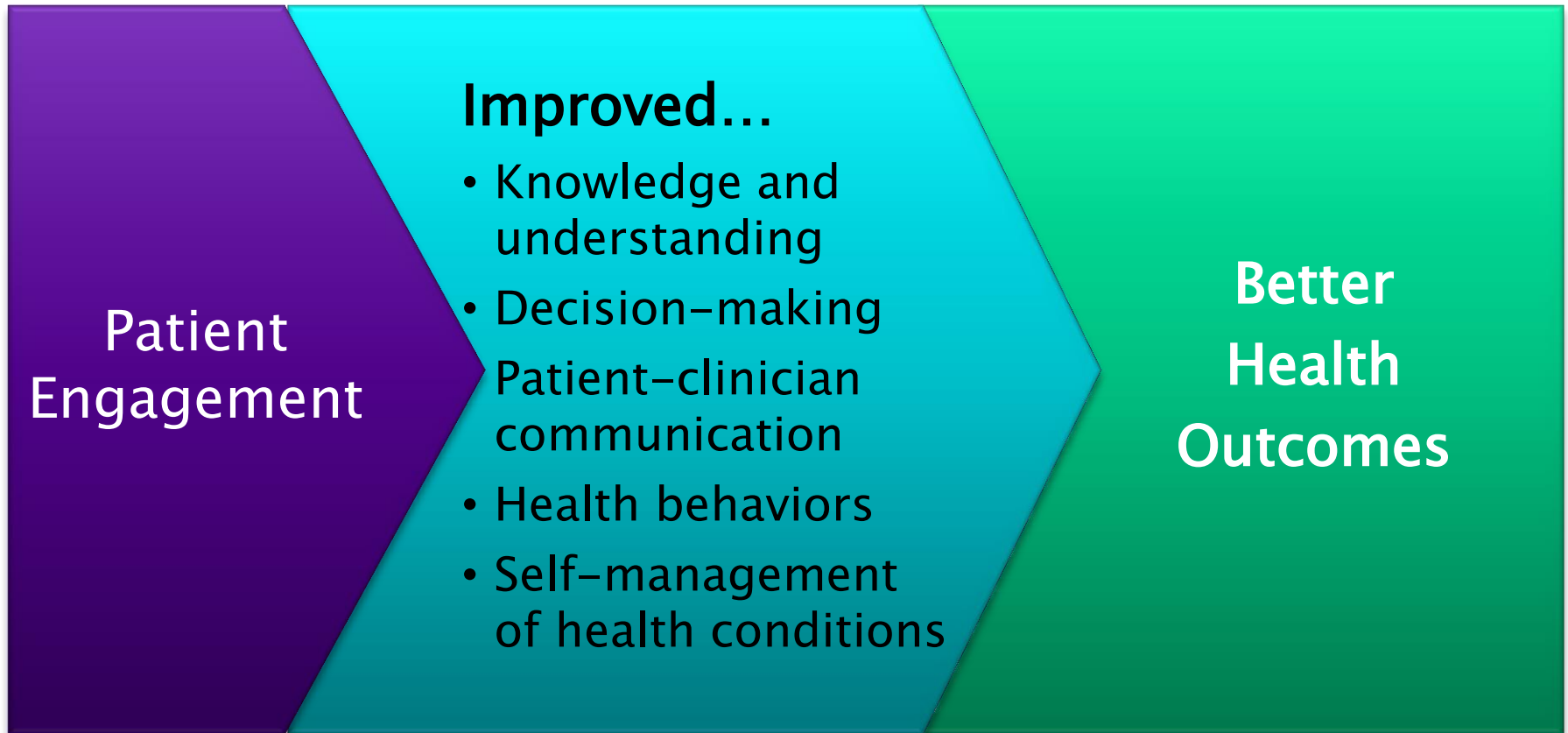
HEALTH REPUBLIC
INSURANCE

Why CO-OPs?

- ▶ Offered a compromise on the public option in the ACA
- ▶ Ensured a carrier offers options on the Exchange
- ▶ Provided a disruption to the commercial health insurance marketplace
- ▶ Drive health insurance innovation
- ▶ **Provide the ultimate in patient/consumer engagement strategies**



Why Does Patient Engagement Matter?



Factors Influencing Engagement

Patient

Beliefs about patient role
Health literacy
Education

Organization

Policies and practices
Culture

Society

Social norms
Regulations
Policies



Overcoming Engagement Challenges

- ▶ Health Literacy
- ▶ Diverse Backgrounds
- ▶ Cognitive Issues
- ▶ Patient's Aversion to Considering Costs
- ▶ Provider Factors
- ▶ Payer Factors



Health Republic is Designed to Overcome Engagement Barriers

- Incorporate consumer input and governance by requiring a majority of the Board of Directors be members, elected by members
- Build provider relationships that support patient/consumer engagement through provider support, training and payment models
- Assist members with programs for increased health literacy and education and open the door for engagement
- Creating new norms for what a health plan can and should be
- Bringing members together to advocate for better health care for all



Factors Influencing Engagement

Patient

Beliefs about patient role
Health literacy
Education

Organization

Policies and practices
Culture

Society

Social norms
Regulations
Policies





HEALTH REPUBLIC
INSURANCE

More Information:

Dawn Bonder, President

oregon.healthrepublic.us

503-922-3337

dbonder@healthrepublic.us