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Expanding Meanings of Health

Consumer behavior is changing in complex ways. Markets are fragmenting, and businesses are having trouble identifying meaningful patterns of consumer behavior. The health and health care industries are no exception. The ways consumers manage their health, interact with the health care delivery system, and make health decisions are growing more idiosyncratic. In response, health and health care businesses and organizations must change the way they understand consumers.

Knowing demographic characteristics, insurance status, and even health status are no longer enough to gain strategic insight into consumer health markets. Instead, health businesses must understand consumers’ personal health ecologies—the broad set of resources, practices, and strategies consumers use to pursue health and interact with the health care delivery system.

Consumers have always had personal health ecologies, but they were largely defined by and constrained to products, services, and information within the traditional health care system. What’s different today is that consumers’ definitions of health are expanding, and the marketplace of products and services is moving beyond the traditional system. As a result, in the next decade, personal health ecologies will become more consumer-driven, more complex, and more personalized. (See the spectrum of health management strategies detailed in the Appendix.) The consumers’ new strategies will incorporate a wider range of health modalities, products, and services within and outside traditional health care. By looking deeply at the emerging strategies, health and health care businesses and organizations can uncover the patterns of consumer behaviors that will shape consumer health markets, define consumer value, and demand strategic responses.

With health care costs continuing to increase, now more than ever, the focus is on the consumer. In fact, the concept of consumer-directed health care has begun to spread throughout the health care industry. Consumer-directed health care is the vision of greater consumer engagement and responsibility for health care. This vision not only implies greater consumer responsibility for health management, it also implies responsibility for decision making and greater responsibility for the costs of health care. At the center of this push is the belief that greater consumer engagement in health and health care decisions and financing is the answer to controlling costs. Having to pay more will give consumers the incentive they need to make rational and value-based decisions and set off true market forces in the industry.

Sounds good, but this vision may be farther away than expected. Consumer-directed health plans and the use of quality ratings by consumers tell a different story. According to a recent study published by the California HealthCare Foundation, consumer-directed health plans, which explicitly link consumer’s health coverage choices to financial consequences of those decisions, have shown little uptake among California health care consumers—arguably one of the bellwether states of health system change. The barriers to adoption are complex and perhaps the plans are too

new for consumers to adequately assess their risks and benefits. What is clear is that their uptake among consumers will need to go beyond cost-containment (a benefit to payers) and provide some differentiated value to consumers such as access to higher-quality providers, better and valuable information, and so on.

In this report, *Expanding Meanings of Health*, we explore the changing consumer health market in more depth and identify key business challenges and opportunities. First, we look at how consumers' expanding meanings of health are transforming the health landscape. Second, we present our key forecasts— market fragmentation and an increasing burden of empowerment on the consumer. Third, we look closely at the three bellwether behaviors of selfagency, self-customization, and self-organization that will shape the way consumers participate in the changing marketplace. Fourth, we present an emerging spectrum of consumer health strategies that will define key consumer health markets in the next decade. Finally, we present a range of implications and business strategies to meet the demands of these new markets.