



Ensuring Fairness in Health Care Coverage: An Employer's Guide to Making Good Decisions on Tough Issues

Matthew K. Wynia MD, Abraham P. Schwab Ph.D.

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"Choosing a health care plan that is both ethically sound and financially prudent is one of the biggest challenges facing businesses today. Many people think that high-quality, compassionate health care plans are prohibitively expensive. But in reality, purely cost-driven decisions end up costing businesses more in the long run. Fair health care coverage decisions are actually good for business! Studies show that employees who see their benefits as fair are more likely to stay with their employer, be more productive, and refrain from legal action. Fairness is the best policy - but employers are uncertain how to reconcile doing what is right with doing what is cost-effective. "Ensuring Fairness in Health Care Coverage" provides employers with a solid ethical framework for making even the most challenging benefits decisions.

Based on a study by the Ethical Force Program, led by the Institute for Ethics at the American Medical Association, this book enables employers to make difficult decisions about the fairness - and perceived fairness - of the health benefits they provide, such as: whether to provide benefits to domestic partners; whether to give lower coverage for mental than for physical illnesses; whether to charge employees who smoke or who are obese more for health care coverage; how to differentiate between the various types of health care coverage - from HMOs to Health Savings Accounts - and how to determine which will benefit the most employees; and whether to index employee contributions to their salaries, with higher-paid employees paying more for the same benefits. This groundbreaking book provides five ethical guideposts to help employers make such decisions.

The guideposts were developed by the Ethical Force Program's extensive interviews with a national expert advisory board representing the perspectives of all major participants in the health care system, including employers, insurance companies, physicians, patients, and regulators, followed by focus groups to further refine the principles. As this book explains, fair decision making should be: transparent - being completely open and honest about what decisions are made and why; Participatory - including employees in the decision process Sensitive to value - providing coverage that is both efficient and effective; Consistent - avoiding favoritism; and Compassionate - offering flexibility for special circumstances. Authors Matthew Wynia and Abraham Schwab show how to apply these guideposts to practical dilemmas employers face every day. Using real-world examples from their extensive research, they bring the principles to life and provide concrete steps for taking action on sensitive and complex issues. Their analyses of case examples, showing how employers have dealt with specific problems, are particularly enlightening.

Creative and compassionate, "Ensuring Fairness in Health Care Coverage" will help employers design and administer plans for the benefit of their employees and their businesses."

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