

## BusinessWeek

# How Good Is Your Online Nurse?

A checkup of insurer sites that offer personalized advice to plan members. **BY ARLENE WEINTRAUB**

**H**EALTH INSURERS have launched all-out campaigns to get their members healthy. It's no wonder: Prescription drug, hospital, and other health costs continue to grow at double-digit rates, and your medical plan doesn't want to get saddled with all those bills. That's especially true for illnesses you might have avoided, such as diabetes and chronic heart disease, had you spent more time walking on the treadmill rather than raiding the refrigerator. So in the past few months the major insurers have started reaching out to patients via the Internet, offering a plethora of tools designed to help them better manage their health.

With the cooperation of the three largest insurers—WellPoint, United-Health Group, and Aetna—I logged on to these patient portals to see how they're shaping up. Until recently you couldn't find much on your insurer's Web site beyond your benefits details, physician directories, and hospital comparison tools.

Now insurers' sites are getting personal. They're taking information you provide and fashioning a specific set of interactive tools for managing everything from high cholesterol to cancer. While the sites aren't yet fully integrated, say, with

prescription plans, they're off to a good start. A handful of insurance plans are making some of their handiest tools available to nonmembers, too.

I found the richest set of offerings at Aetna's site ([aetnanavigator.com](http://aetnanavigator.com)).

I started by filling out a five-minute health assessment, which fired off four pages of questions about my disease history, recent test results, and overall well-being. The other companies' sites include similar questionnaires, but Aetna's was the most comprehensive, with questions ranging from "How often do you use SPF 15 sunscreen when you're spending an hour in the sun?" to "Rate how much stress you have in your life and how well you handle it." As soon as I finished, the site informed me that I have a 63% chance of developing five serious health problems, including heart disease and stroke. That's largely because my total cholesterol level is over 200.

### CUSTOMIZED PORTAL

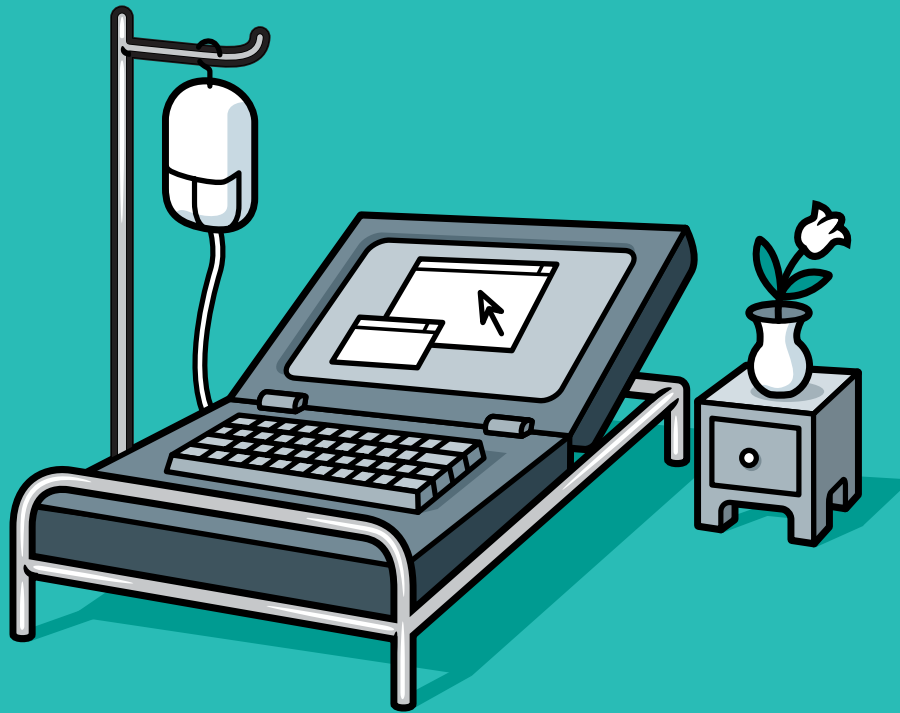
THEN AETNA'S SITE got really good. It cooked up a home page just for me, with links to sub-sites that could help me design my own cholesterol-lowering regimen and track my progress over time. My favorite was Simple Steps to a Healthier Life ([simplestepslife.com](http://simplestepslife.com)), which offered several tailored, six-week programs focusing on specific goals. In Week One of the "healthy heart"

program, the site asked me about my dietary preferences, exercise routine, and other details. Then it spat out a seven-day meal plan, complete with recipes, fat and calorie counts, and even snack suggestions. For an extra \$19.95, I could order a written report from a dietician offering an assessment of my eating habits, and for \$79, I could get a live phone consultation.

Following close behind Aetna is the nation's largest health insurer, WellPoint, which serves 34 million patients mainly through its Blue Cross Blue Shield and Anthem Insurance subsidiaries. WellPoint's sites are partly powered by WebMD Health, which has been providing health information to consumers since 1998. Using the data from patients' own health assessments, WellPoint sifts through WebMD's library of 20,000 articles and links members to the ones that pertain to their health conditions and goals. There's a host of interactive tools, including the Lifetime Exercise Adherence Program (LEAP), which helps you design a fitness program and charts your progress over 13 weeks. Like many of the WebMD-backed tools, LEAP modifies itself over time based on each user's health profile and the information that's provided about progress. So if you start to slack off, it might send you a message to motivate you to stick with your exercise plan.

Both Aetna and WellPoint offer scaled-down versions of their member sites to nonmembers. Visitors to WellPoint's public portal (accessible via [anthem.com](http://anthem.com)) can access articles from the famous Cleveland Clinic and sign up for e-mail newsletters on topics such as allergies, diabetes, and blood pressure. Aetna's [intelihealth.com](http://intelihealth.com) serves up publications from Harvard Medical School. Another Aetna site, [planforyourhealth.com](http://planforyourhealth.com), educates consumers about how to shop for health benefits at various stages of life. The all-access sites give you a taste of how the companies interact with patients via the Web. That insight could help you pick a plan during the next open enrollment season.

Among the big three insurers, United-Health's site is the one that could use a serious remodeling. I found its member site ([myuhc.com](http://myuhc.com)) messy and difficult to navigate. Even though I filled out a



## HOSPITAL SEARCH

UNITED DOES EXCEL in older tools, such as its hospital comparison engine. When you search for a hospital near your home, you're presented with a list noting each facility's specialty and how it rates on quality. The company plans to build cost details into the engine as well. So if you're planning to undergo heart surgery, you can search for a hospital that's reasonably priced and that has

**A drawback: Some sites don't have links to prescription plans—yet**

been designated a "United-Health Premium Program for Cardiac Care"—meaning it offers the greatest depth of experience.

Granted, the three plan

health assessment before I got started, United didn't seem to incorporate some of my answers into the tools it placed on my personal portal. As I revealed in my questionnaire, I've never smoked. Yet my menu of personal health tools included one for tracking my cigarette use.

The tools I did use weren't practical. For example, I was able to log how many hours I slept each night, but United didn't link my data to details about how

my slumber habits affect my general health. When the company did provide health information, it often kicked me over to external Web sites. I got a message urging me to "consider working physical activity into my daily life," but when I clicked on "more information" I landed on the site of the American Heart Assn. ([americanheart.org](http://americanheart.org)). All in all, my portal on United's site felt more impersonal than personalized.

providers all have their work cut out for them. None is as tightly integrated with its members' health records as it could be. For example, if you receive health benefits and prescriptions from different providers, you can program your health plan portal to remind you when it's time to order a refill by mail. But you will probably have to click to another Web site to place the order.

Officials at the leading plans say they intend to boost their integration features.

For some, that includes building systems to feed blood test results and other records directly into personal health assessments. Then you won't have to remember, say, what your good and bad cholesterol levels are. Your portal will find out and adjust the tools it offers you accordingly. A bit like Big Brother? Sure. But as health care gets more complex, it's comforting to have a virtual coach. ■

## Taking the Temperature

Health plans are enhancing their menus of online tools for members. We performed a physical on the portals of the three biggest insurers. Here's how they stacked up:

**Provider** WellPoint

**Members** 34 million

**Site** [anthem.com](http://anthem.com)\*

**The Bottom Line** With a robust engine powered by WebMD, this family of Anthem and Blue Cross plans excels at delivering vast amounts of personalized health tips, some of which are also available to nonmembers

**Provider** UnitedHealth

**Members** 18 million

**Site** [myuhc.com](http://myuhc.com)

**The Bottom Line** Heavy reliance on prepackaged content from third-party providers, coupled with a messy presentation, makes this provider's site impersonal and difficult to navigate

**Provider** Aetna

**Members** 15 million

**Site** [aetn navigator.com](http://aetn navigator.com)

**The Bottom Line** It offers by far the richest online selection of the Big Three, including a nifty set of tailored six-week health regimens that target specific goals, such as controlling high cholesterol, losing weight, and getting in shape

\*Subsidiary plans may be accessed via separate Web addresses **Data:** Company reports, *BusinessWeek*