



You Are Here: [AHRQ Home](#) > [Quality & Patient Safety](#) > [Quality Information & Improvement](#) > [AHRQ Resources on Consumer Financial Incentives](#)

## AHRQ Resources on Consumer Financial Incentives

By using consumer financial incentives, purchasers hope to increase the value of health care—that is, the quality of care received and the amount of clinical improvement expected per dollar expended. The Agency for Healthcare Research and Quality (AHRQ) conducts and funds research and activities on financial incentives, and available resources are highlighted below.

[Introduction](#) / [Resources](#) / [For More Information](#)

### Introduction

Consumer financial incentives are a reward offered to influence patients to behave in a particular way. Leading employer groups, employer coalitions, State Medicaid agencies, and health plans are exploring the potential power of consumer financial incentives in influencing quality goals for health care. They also are seeking an evidence base and illustrative examples that can help them decide if this approach is right for their organizations.

The rationale for using consumer financial incentives is to motivate the consumer in a way that the traditional health care system does not. Incentives can be applied to a range of consumer decisions that purchasers may seek to influence in their efforts to adopt a high value agenda.

To contribute to ongoing local and national dialogue related to how purchasers can work to improve quality of care, AHRQ has undertaken a coordinated effort of research and other activities.

### Resources on Consumer Financial Incentives

Examples of recent research and other activities related to consumer financial incentives supported or conducted by AHRQ are:

- **\* Consumer Financial Incentives: A Decision Guide for Purchasers.** Rockville, MD: Agency for Healthcare Research and Quality, 2007. AHRQ Publication No. 07(08)-0059. Go to: <http://www.ahrq.gov/qual/value/incentives.htm>.

This guide is an evidence summary organized around 21 questions that span incentive design and implementation decisions identified by user-stakeholders. The Guide reviews the application of incentives to five types of consumer decisions: (1) Selecting a high value provider, (2) Selecting a high value health plan, (3) Deciding among treatment options, (4) Reducing health risks by seeking preventive care, and (5) Reducing health risks by decreasing or eliminating high-risk behavior. The guide is intended as a tool for exploring if and how consumer financial incentives might be used to improve community or market readiness for quality improvement.

- **\* Consumer-Oriented Strategies for Improving Health Benefit Design: An Overview.** Technical Review 15. Rockville, MD: Agency for Healthcare Research and Quality, 2007. AHRQ Publication No. 07-0067. Go to <http://www.ahrq.gov/clinic/tp/consoritp.htm>

This report examines available evidence on three consumer-oriented approaches used by insurance plans to improve health benefit design. The three strategies, which are sometimes but not always related, are: consumer-directed health plans, tiered provider networks, and the collection and dissemination of information on provider quality. While these three strategies have been increasingly discussed, there remains little consensus about their impact on the health care system or how purchasers can most effectively use one or more of these approaches to achieve the goals of reducing health care costs and improving quality. AHRQ commissioned the report to provide a framework for assessing the likely effects of these three strategies when incorporated in health benefit design.

- **Toward a Research Agenda on Quality-Payment Alignment: Findings from an Invitational Colloquium.** Rockville, MD: Agency for Healthcare Research and Quality, May 2007. AHRQ Publication No. 07-0055-EF. Go to: <http://www.ahrq.gov/qual/qpayment.htm>

This report summarizes the findings from a November 2006 meeting convened by AHRQ and the Commonwealth Fund to clarify research needs and further define areas for investigation into aligning consumer financial incentives and provider payment incentives with quality-of-care improvement strategies.

### For More Information

\* Printed copies of the reports marked with an asterisk may be obtained free of charge from the AHRQ Publications Clearinghouse via phone at 800-358-9295 or E-mail at [AHQPubs@ahrq.hhs.gov](mailto:AHQPubs@ahrq.hhs.gov). Order by title and publication number.

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