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**FOR IMMEDIATE RELEASE**

***Consumers Overlooking Opportunities at Open Enrollment May be Missing Out***  
*Plan for Your Health Launches Free “For Dummies” Guide to*  
*Celebrate the Program’s Fifth Anniversary and Put the Spotlight Back on Health Benefits*

**HARTFORD, Conn., September 15, 2009** — Americans have been hearing more about health care and health insurance these days than ever. But, when it comes to understanding their own health benefits, many may be missing opportunities to take advantage of their options when choosing benefits during Open Enrollment and even save money throughout the year. A survey released today from *Plan for Your Health*, the health benefits public education program launched in September 2004 by Aetna (NYSE: AET) and the Financial Planning Association (FPA), found that less than 20 percent of insured adults surveyed consider themselves very knowledgeable about their health benefits plan. With the majority more concerned about their finances now compared to five years ago, and millions of Americans faced with making annual health benefits decisions during Open Enrollment, this is alarming.

To celebrate its sixth Open Enrollment helping Americans make smart, financially-savvy health benefits decisions, *Plan for Your Health* again teamed up with Wiley Publishing to release an updated version of its free consumer guide, *Navigating Your Health Benefits for Dummies*. Following huge consumer demand for the first edition published in 2006, the second edition, available at [www.PlanforYourHealth.com](http://www.PlanforYourHealth.com), will be even more helpful to today’s consumer, with easy-to-understand tips on everything from how to navigate health benefits after a layoff to how to make the most of benefits in today’s economy. It even includes a tear-out page with “Ten Money-Saving Tips.”

“Making health benefits choices during Open Enrollment can be confusing, especially as people cope with the current economic situation. However, consumers who do a little homework up front are in a better position to choose a plan that will help them stay fit and healthy, manage any chronic health conditions that may impact their family, and even save money in the long run,” said Wendy Richards, M.D., co-author of *Navigating Your Health Benefits for Dummies*, a family physician and National Medical Director for Aetna. “*Navigating Your Health Benefits for Dummies* is a great resource to help consumers understand their options so they can make the best decision for their individual situation.”

Easy-to-understand health benefits information is crucial in today's tough economy. Yet more insured women ages 24-44 (the main household decision makers) say they are spending *less* time researching available plans this year than they reported five years ago in a similar survey. In 2004, 30 percent spent less than one hour reviewing the available plans before settling on one. In 2009, this has jumped to *half* of women. The decisions consumers make about their health benefits at Open Enrollment – typically the *only chance* for millions of Americans who receive benefits through an employer to make changes to their health benefits plans for the coming year – can have a big impact on their health *and* finances throughout the year, making smart choices more important than ever.

“People should arguably be spending *more* time reviewing their options at Open Enrollment this year in light of the uncertain economy,” said Tracey Baker, co-author of *Navigating Your Health Benefits for Dummies*, CERTIFIED FINANCIAL PLANNER™ professional and former chair of FPA's National Capital Area. “Open Enrollment is a fantastic opportunity for consumers to evaluate their health benefits plan and make choices that are best for their health and wallet. They need to take advantage of it.”

*Navigating Your Health Benefits for Dummies* is available free to consumers as a digital download at the campaign website [www.PlanforYourHealth.com](http://www.PlanforYourHealth.com) or as a hard copy that can be requested on the site. The handy 64-page guide assists consumers in navigating all aspects of health benefits, from choosing a plan, to using online resources like Personal Health Records (PHRs), to taking advantage of money-saving opportunities.

### **Health Benefits Habits**

Since 2004, *Plan for Your Health* has surveyed consumers annually about their knowledge of and attitudes towards health benefits leading into Open Enrollment. According to the new survey of 1,019 insured adults, consumers may be missing opportunities to make the most of their benefits with the choices they make at Open Enrollment, and need resources to help inform their decisions:

- ***Cars Trump Health Benefits in Consumer Research*** Nearly half (46 percent) of insured adults spend less than one hour researching available plans at Open Enrollment. Almost a third (31 percent) spend *no time* researching available health plans.
  - The majority of insured adults spend more time researching a home purchase (62 percent), a car purchase (54 percent) and a vacation (49 percent) than their health benefits plan, even though their health benefits choices can impact their finances throughout the year.
- ***Benefits Fall to Financial Wayside*** Most insured adults (84 percent) agree they are more concerned with finances now compared to five years ago, yet they do not place an emphasis on health benefits when thinking about finances. In fact, only a quarter (25 percent) consider their health benefits plan to be part of their financial portfolio.

- The vast majority of insured adults (75 percent) do not have money set aside for yearly health care costs, even though health care costs can make up a large portion of their overall yearly expenses, especially as costs continue to rise.
- **Covering Costs a Major Concern** More than half of insured adults (57 percent) expressed concern over having enough money to cover their family's health care costs – more than expressed concern over keeping their children/family healthy (48 percent). Furthermore, having health insurance and having enough savings for retirement are the top-two concerns among insured adults.

### **About the Survey**

These results are based on a survey conducted by Ipsos, a leading market research firm, among 1,261 U.S. adults, comprising men and women 18 years of age and older. Among these, 1,019 reported having health insurance and therefore qualified to continue the survey. Ipsos conducted an additional survey among a sample of women ages 24 to 44. A total of 1,315 24-44 year old women were interviewed. Among these, 1,072 reported having health insurance and therefore qualified to continue the survey.

Interviews were conducted by contacting respondents online. Respondents were reached as part of a general population survey between August 4-7, 2009.

### **About Plan for Your Health**

*Plan for Your Health*, a public education campaign from Aetna and the Financial Planning Association launched in September of 2004, was the first online resource giving consumers the information they need to make health benefits and financial choices that meet their needs now and in the future. The Web site focuses on five life events when women need to re-examine their health benefits – career, marriage, family, living single and retirement – and offers consumer-friendly tools, tips and content that support well-informed decision-making.

[www.PlanforYourHealth.com](http://www.PlanforYourHealth.com)

### **About Aetna**

Aetna is one of the nation's leading diversified health care benefits companies, serving approximately 36.8 million people with information and resources to help them make better informed decisions about their health care. Aetna offers a broad range of traditional and consumer-directed health insurance products and related services, including medical, pharmacy, dental, behavioral health, group life and disability plans, and medical management capabilities and health care management services for Medicaid plans. Our customers include employer groups, individuals, college students, part-time and hourly workers, health plans, governmental units, government-sponsored plans, labor groups and expatriates. [www.aetna.com](http://www.aetna.com)

### **About The Financial Planning Association® (FPA®)**

FPA is the leadership and advocacy organization connecting those who provide, support and benefit from professional financial planning. FPA demonstrates and supports a professional commitment to education and a client-centered financial planning process. Based in Denver, Colo., FPA has over 100 chapters throughout the country representing more than 28,000 members involved in all facets of providing financial planning services. Working in alliance with academic leaders, legislative and regulatory bodies, financial services firms and consumer interest organizations, FPA is the community that fosters the value of financial planning and advances the financial planning profession. [www.FPAnet.org](http://www.FPAnet.org)

### **About Wiley Publishing**

Founded in 1807, John Wiley & Sons, Inc. provides must-have content and services to customers worldwide. Its core businesses include scientific, technical, and medical journals, encyclopedias, books and online products and services; professional and consumer books and subscription services; and educational materials for undergraduate and graduate students and lifelong learners. Wiley has publishing, marketing, and distribution centers in the United States, Canada, Europe, Asia and Australia. The company's corporate headquarters are located in Hoboken, New Jersey. The company is listed on the New York Stock Exchange under the symbols JWa and JWb. For more information, [www.wiley.com](http://www.wiley.com).

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