

Value In Passing

Ensuring End of Life Care

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Design Opportunity

One reason the cost of death is on the rise is that chronic illness, one of the most financially and logistically expensive causes of death, now constitutes 70% of deaths in the USA.

Fewer than 10% of people want all possible care (i.e. 'heroic') to prolong their lives and more than 70% would rather die in the comfort of their own home.

Even though 82% say it's important to have their EOLC wishes in writing, less than 25% do so while they're healthy and likely to consider options effectively.

Lack of EOLC plans leads to prolonged pain for patients, undue emotional burden for their families and substantial costs to both the healthcare industry and society.

Our Goal

To sustainably increase the number of people aware of, and communicating their preferences for, EOLC in a timely fashion.

Solution Overview

Value in Passing increases awareness and completion of EOLC plans by motivating insurance customers through a financial incentive program – anyone who communicates their wishes, regardless of what their decisions are, will have their monthly premiums reduced.

This is mutually beneficial because customers with EOLC plans often accrue much lower end-of-life health costs – hence customers save every month and insurance companies save more overall.

Service Offering Details

Insurance companies often become aware of major life events such as childbirth, car accidents, medical developments, and marriage. At these times **Value in Passing** customers are reminded to update their plans if their EOLC wishes evolve.

Value In Passing invites current customers to introduce EOLC plans to their loved ones.

Insurance companies with **Value in Passing** are motivated to address another common issue – ensuring healthcare providers are aware of, and act according to, their clients' EOLC plans.

Additional Values for Minorities

1. Medicaid and Insurance Providers currently cater to minorities in America by bridging cultural and language gaps
2. The Patient Protection and Affordable Care Act will soon have everyone in the USA covered by health insurance

Value in Passing uses this infrastructure to engage underserved minorities, driving awareness and activation of EOLC plans.

Value in Passing Scenario



Meet John.



John has health insurance
through his employer...



...and he has been dating Army
for a couple years.



Two years later, Jon and
Amy are getting married...



...so John wants to add
Amy to his health plan.



His insurance rep recommends they also make EOLC plans to get the 'Value in Passing' discount.



Deciding to participate,
they discuss their personal
end-of-life wishes.



Consulting their physician,
John and Amy formally record
their EOLC plans.



A short time later, they receive an email confirming their plans and the monthly insurance savings.



This email inspires John to introduce Value in Passing to his aging father...



...prompting him to contact his insurance and set up his own EOLC plans.



Many years later, after battling prostate cancer, John's father passes away.



Despite this tragedy, John takes some comfort in knowing that his father's final wishes were upheld.



Two years later, John and Amy
are welcoming baby Max into
their lives.



As with any life event, their insurance provider gently reminds them to update their EOLC plans...



...and they live happily for the
rest of their lives.

With Value in Passing:

- Patients have reduced monthly health insurance premiums, legally respected EOLC plans in place, and are comforted in knowing their family will be protected from tough decisions and financial burden resulting from unwanted care.
- Insurers save money by promoting EOLC plans, thus reducing the demand for expensive end-of-life hospital care that a majority of their customers don't actually want.
- Healthcare providers can better allocate their resources, focusing care on curable patients.
- Insurance companies aid in keeping their customer's EOLC plans up to date and ensure they are appropriately respected when needed.

The End



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