



What is CHAT?

CHAT is a game about health insurance. The object of CHAT is to develop an imaginary group health insurance plan. Throughout the exercise, players make tradeoffs between competing needs for limited resources.



Researchers at the University of Michigan, the National Institutes of Health and a game design company, MultiLogue, created CHAT. The Health Media Research Laboratory at the University of Michigan helped develop the electronic version of the game.

Why a game?

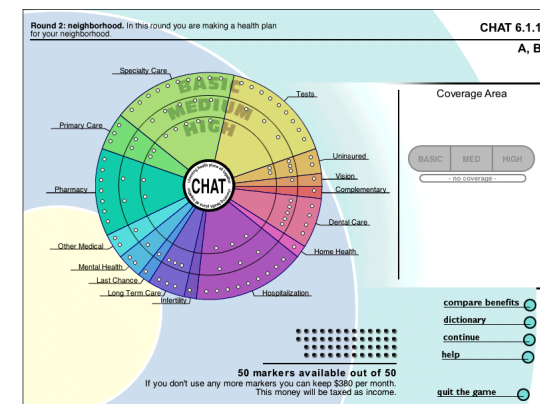
Health insurance and benefits can confuse and frustrate consumers. CHAT helps make health insurance choices less intimidating, less tedious and far more fun and interactive!

How does it work?

CHAT presents the challenge of a full array of possible health care options, but players can't get everything they want because of limited resources. Nine to fifteen players decide what to include and what to eliminate from their plans. Moving through four rounds, participants first play alone, then on a team of three, then with all players, and finally on their own again to create health insurance plans.

Players choose from over a dozen types of services (options are modifiable) – such as dental care, home health care, hospital care, drug coverage, mental health and primary care – at various levels of coverage. Coverage level descriptions, a dictionary of terms, the gameboard and markers are all included within the computer exercise. As they play, participants “test” their choices by encountering random health events and seeing how their plan would really work.

Organizations and communities interested in the CHAT exercise can modify it to fit their specific needs using the new Planner software.



What is the purpose of CHAT?

The goal is to make health insurance more “patient-centered.” CHAT helps ordinary people better understand health insurance. Also, health policy makers can better understand what ordinary people want in their health plans.

What are CHAT's possibilities?

CHAT holds theoretical and practical promise.

- **Consumers** can learn more about how various features of health insurance influence the care they receive when they get sick. They can also identify their own health care priorities.
- **Researchers** can learn more about how people think about insurance and health care:
 - What are their healthcare priorities?
 - What values underlie benefit preferences?Applications exist for quantitative and qualitative research.
- **Employers** can learn what is important to their employees.
- **Insurance companies** can learn what is important to their members.
- **Community-based and health care organizations** can use information about the priorities of their constituents to more effectively advocate for change and expand affordable access to care.

- **Policy makers** can use the information to help define a “basic benefits package” that is in keeping with public preferences.

People care deeply about their health. CHAT makes health insurance options understandable and even enjoyable. CHAT can create collaboration among consumers, providers, and policy makers. Ultimately, CHAT helps all of us design and select health care plans that reflect our values and priorities.

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