

# Digital Press Coverage of Health Plans and Correlations with Transfers Between Plans

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## Abstract

#### Introduction

The number of Israelis moving annually from one health plan to another increased substantially between the years 2010 and 2019 (from 117,015 to 199,283). Previous studies have suggested a variety of factors affecting member transfers between health insurance plans. These include satisfaction, service accessibility, and ability to meet the unique needs of various populations. The media can also affect trends in transfers between plans. However, the literature on that factor has been limited, examined in only a few studies worldwide. In Israel specifically, the effect of the media on health plan choice has not been examined. This study is the first to examine the coverage of health plans in the Israeli digital press to understand its potential impact on member transfers between health plans (hereafter, "transfers"). This study is part of a broader research project by the Myers-JDC-Brookdale institute to examine models for understanding changes in membership size in the health plans.

#### Objectives

- 1. Examine how the health plans are covered in the digital press, and whether there are any differences between them in key aspects of that coverage
- 2. Examine whether there is a relationship between the mention of a certain health plan in a report and its tone
- 3. Examine whether there is a relationship between transfer rates and the scope and tone of media coverage of transfer rates, with emphasis on termination rates, and in particular, whether the scope of coverage and the overall tone of the reports can explain trends in these transitions.

#### Method

The study analyzed 602 media items covering the health funds from 2008-2018. The items were identified by a company for social media monitoring and research in four websites – ynet, Mako, Walla! and Haaretz. Each item was examined from the point of view of the health plan with which it had been associated, and coded based on several parameters in order to assess the nature of the reporting. The coding process produced a data file that included the main parameters for analyzing the items' content. This was also analyzed to meet the first two research objectives. Finally, we examined whether there was a relationship between the media coverage and transfers by integrating the content analysis results with another file containing data from the National Insurance Institute on inter-plan transfers and other indicators.

### Findings

- Analysis of the contents of items about all health plans together over the entire period under study found that the distribution of items between the four websites was: 59% in ynet, 18% in Mako, 14% in Haaretz, and 9% in Walla!; the distribution of item type was 66% news reports, 29% magazine stories, and 5% marketing items; the distribution of the items' subject was 24% service quality, 20% information and rights, 17% economic management and deficiencies, 15% studies, 13% changes in the insurance plan and the opening of new services, and 11% legal and criminal aspects; and the distribution of the items' tone was 37% positive, 24% neutral, 39% negative.
- Analysis of the volume and contents of items about each health plan separately over the entire period under study found substantial differences between plans in media coverage. The highest portion of items was found for the Clalit Health Plan (32%), followed by Maccabi (28%), Meuhedet (22%), and Leumit (18%). The percentage of items that were news stories ranged from 59% of the items in Leumit to 73% of the items in Clalit. In contrast, marketing stories accounted for 9% of the items in Leumit and only 2% of the items in Clalit. The items on the health plans also differed in tone, so that for Meuhedet and Clalit the rate of negative items was higher, whereas for Maccabi and Leumit the rate of the positive items was higher. In particular, it was found that among all health plans, Maccabi had the highest rate of positive items (44%) out of all items concerning it, whereas Meuhedet had the highest rate of negative items (48%).
- Only 16% of all items included data on the health plans' performance. These items presented data on the plans' financial situation based on Ministry of Health reports (6%), on transitions between plans based on National Insurance Institute reports (3%), public complaints based on Ministry of Health reports (4%), satisfaction based on Myers-JDC-Brookdale Institute reports (3%), and quality based on reports by the National Program for Quality Indicators in Community Healthcare (0.5%).
- Factors such as item type, subject, source and uniqueness were found related to its positivity. A logistical regression analysis found that magazine and marketing items increases the item's likelihood of being positive (OR = 1.98 and OR = 5.22, respectively), compared to news reports. Certain subjects, particularly items on changes in insurance plan coverage and the opening of new services and items reporting scientific studies, also increased the item's likelihood of being positive. This was in contrast to items about economic management and managerial deficiencies. On the other hand, stories about legal and criminal subjects reduced items' likelihood of being positive (OR = 0.33). Similarly, mentioning another health plan in the story reduced its likelihood of being positive. After controlling for all these, a positive relation was found between mentioning the Maccabi Health Plan in an item and its likelihood of being positive.

Contrary to the research hypothesis, in examining the model for predicting the rate of transfer to a different plan, no significant relationship was found between the overall tone of items and the transfer rate. Nevertheless, the scope of media coverage was positively related to the rate of transfer from a plan (B = .54).

#### **Discussion and Recommendations**

- The findings point to a relationship between the number of news reports and transfers across health plans. Accordingly, if the regulator is interested in promoting competition between the health plans, it should consider the fact that media coverage can affect the trend of increase in the number of transfers.
- The findings indicate that only in a small part of the items (16%) has there been any mention of comparative performance data, suggesting that the media provides relatively little information of this type. This can affect the public's ability to obtain a comparative, comprehensive overview of the health plans' performance, thereby making it difficult to make an informed choice among them. To address this, the Ministry of Health should consider promoting reports including comparative data on the health funds and open an accessible database providing such data to the public.
- The findings show that the health plans differ in the scope of marketing items. To promote transparency, there is need for greater enforcement of regulations related to the health plans' marketing activities, and in the digital press in particular.