



## TRENDS OUTLINE

*We used to do SWOT analyses every few years, but they rarely seemed of real use. The breakdown of the Trends Outline, as simple as it looks, got us focused fast. It made us realize we had to do more than just list the issues: we had to make big bet on the few things that could radically transform us.*

### Introduction

The Trends Outline is an alternative to the SWOT analysis: it deals with opportunities and threats in a structured, sensible way (see the Competitor Grid for strengths and weaknesses). It takes courage to look squarely at the big forces that might make everyone uncomfortable. But of course, it's better to get ahead of trends than have them drown you.

- CUSTOMER DEMOGRAPHICS
- LABOR DEMOGRAPHICS
- TECHNOLOGY
- REGULATION
- MACROECONOMICS
- INDUSTRY CONCENTRATION

### Benefits

The Center's tools minimize omissions, improve communications and foster collaboration. The **Trends Outline**:

- Helps the everyone, including the Board focus on the biggest issues
- Ensures your overall plan isn't just reacting to today's problems and markets
- Shows everyone how they connect—and matter to—the world at large

<b>Difficulty</b>	Easy
<b>Estimated time required</b>	2-4 hours
<b>Special skills</b>	None

### Instructions

Share one or two provocative articles about the future of your industry (industry associations are often a good source).

1. Brainstorm all the trends that might substantially affect you.
2. Choose those with reasonable probabilities but ignore those of remote possibility.
3. Research the ones that seem most substantial.
4. Then highlight those you feel you must respond to—and then respond to them!
5. Consider assigning someone to be your futurist.

Members can contact the Center for assistance: [info@theindex.net](mailto:info@theindex.net)

### Make It Better

Member should share ideas for improving any of the Center's tools and how they're taught and formatted. It's also great to suggest new applications or brand-new tools.

## TRENDS OUTLINE

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### CUSTOMER DEMOGRAPHICS & BEHAVIORS

- Reduced employer benefits, higher out of pocket (copays, deductibles, coinsurance)
- Older members, more retirees. More people without enough money
- Younger members wanting more choices and information
- More engaged, informed, smarter consumers
- More self-funded employers
- Employers dropping coverage
- More use of private exchanges
- No more retirement benefits

### LABOR DEMOGRAPHICS & BEHAVIORS

- Even more competition—and wage pressure—for Nursing Assistants
- Increasing costs of benefits
- Aging workforce
- Millennial expectations of work/life balance

### TECHNOLOGY

- Digital self-service, portals
- Use of mobile devices. Real time information about health and insurance.
- More medical technology, telehealth
- General use of EMR with data analysis
- Online chat and other social media.

### REGULATION

- More government mandates
- Increasing small group regulations
- Possible single payer system, single fee schedule
- More federal exchanges. Access only through exchanges
- Cadillac excise tax on high cost plans

### MACROECONOMICS

- Increased financial (cost) pressures on employers and members
- Shortage of primary doctors, nurse practitioners, physician assistants and nurses
- More retail clinics
- Medical tourism
- Medical cost pressures
- Greater awareness and education about quality outcomes

### INDUSTRY CONCENTRATION

- More insurer and provider consolidation
- Non-traditional partnerships.
- New healthcare providers and models
- Increased transparency re: cost and quality of health care
- Provider resistance to quality and cost transparency
- Disruptive new market entrants. New competitors
- More alternative health providers
- More TPAs (third party administrators)
- Co-branding (with new kinds of affiliates)