



Decisions matter

Critical Thinking

Knowledge and Practice

Join this discussion to identify the why, when, and how of Critical Thinking



01

Define

critical thinking and explain its role



02

Recognize

its importance for decision-making, problem-solving, and risk management



03

Identify

common barriers and ways to overcome them



04

Apply

practical strategies to enhance practice in your daily leadership

Decisions matter

Learning Objectives



Decisions matter

Discuss



Q1

What are characteristics of a critical thinker?



Q2

Why is critical thinking important in the administration of healthcare benefits?





**Experience
Instinct
Intuition**



**Critical Thinking
Evaluation**

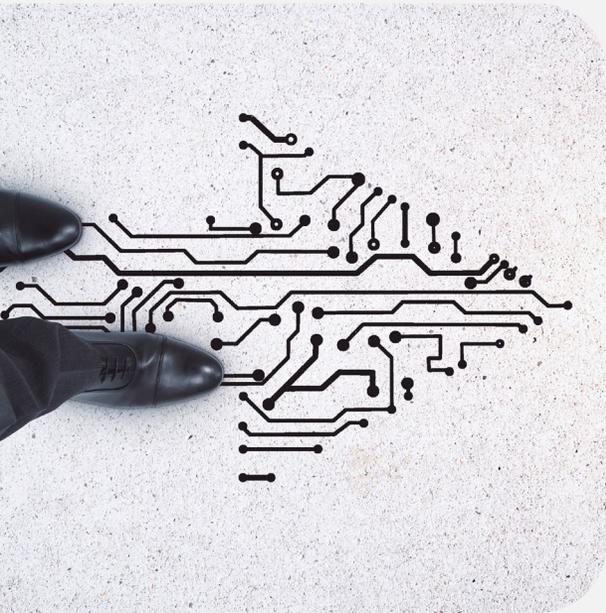
Decisions matter

| Making Decisions



Decisions matter

What is Critical Thinking



Analysis



Evaluation



Inferencing





Analysis



Analysis is the detailed examination of the elements or structure of something.



In critical thinking...

Breaking down complex information to understand:

- Structure
- Components
- Relationships



Evaluation



Evaluation is the making of a judgment.

In critical thinking...

Judging information:

- Credibility
- Significance
- Quality

Questioning:

- Assumptions
- Perspectives
- Biases



Inference



An inference is a conclusion based on evidence and reasoning.

In critical thinking...

Process of using:

- Facts
- Evidence
- Reasoning

Logically draw:

- Conclusions
- New understandings



Critical Thinking



Critical thinking is the objective analysis and evaluation of an issue in order to form a judgment.

Critical thinking involves:

- Thinking clearly and rationally
- Questioning why and how, not just what
- Applying logic, data, and reason to guide beliefs and actions

Why it Matters in Leadership



Better Informed Decisions



Sustainable, Effective Problem Solving



Independence and Self-Awareness



Empower Data-Driven Teams



Barriers and Pitfalls

Discuss:

- What barriers to critical thinking do you often encounter?
- What are pitfalls that can skew our data or thinking?

Barriers and Pitfalls

Stress Reactions

Reactive Thinking

Time Pressure

Information Overload

Cognitive Biases

Information Bias

Anchoring Bias

Confirmation Bias

Mindset & Focus

Focus on the Symptoms

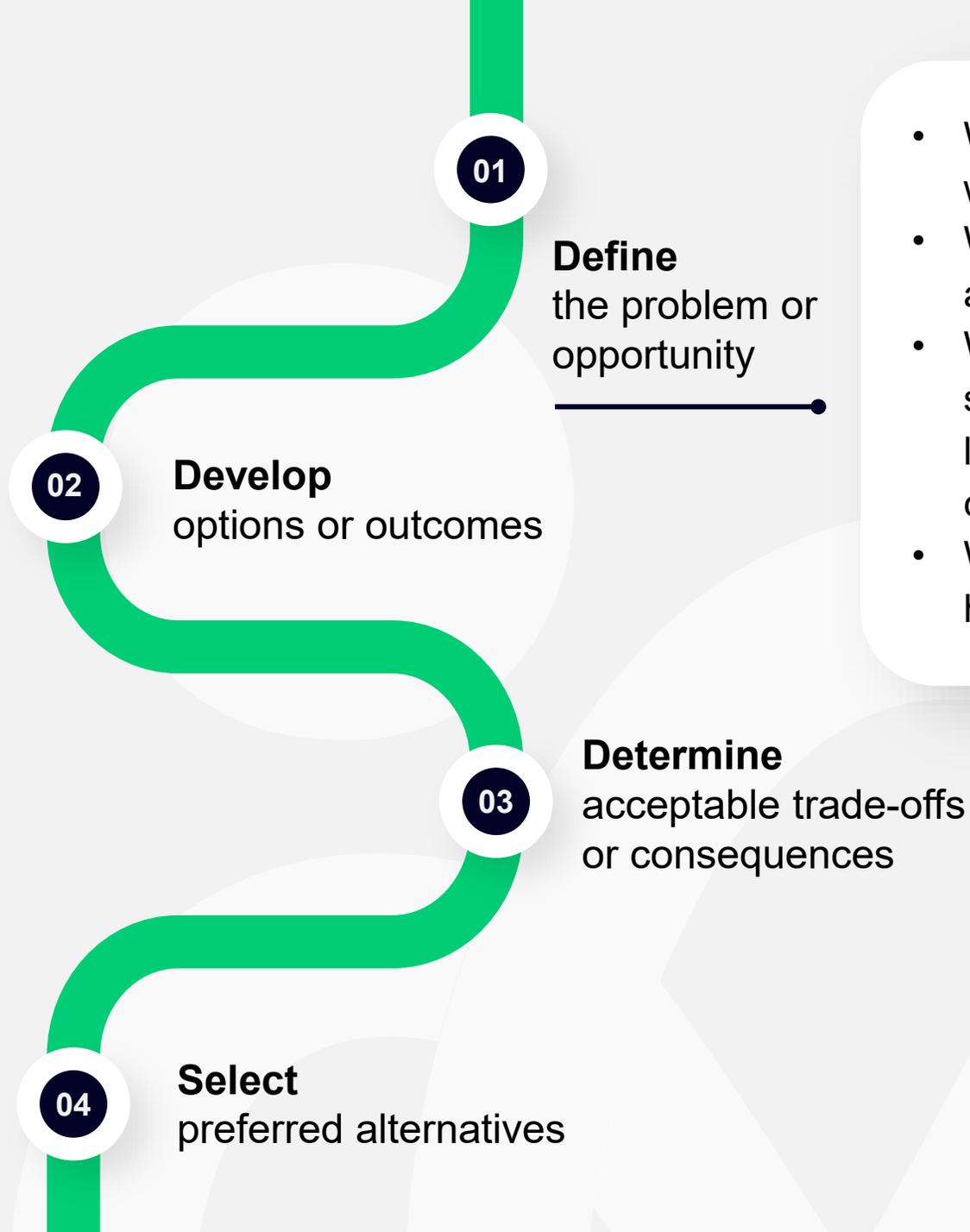
Lack of Responsibility
Mindset

Structured Decision Framework

- Cognitive Safeguard
- Proactive, Deliberate Analysis
- Challenge Biases
- Relying on Accurate, Evaluated Data



Structured Decision Framework



- What evidence do we have?
- What assumptions are we making?
- What are the short-term and long-term consequences?
- Why is it happening?



Decisions Matter

| Action Learning

Scenario Discussion



| Scenario

Your team has received a sudden increase in potential stop loss eligible claims that must be paid before the stop loss policy ends.

The claims team reports a lack of required information to process the claims in a timely manner. The broker is pressuring for immediate approval and payment, citing timely stop loss filing risks. Compliance warns of potential risk if processed incorrectly or late. Finance is concerned about client funding and accommodation payment exposure.

Reflection Questions

Individually reflect and take notes:

Analyze the situation:

Identify key facts and data vs assumptions.

Weigh options with risks and implications for each option.

Apply critical thinking questions:

- What evidence do we have?
- What assumptions are we making?
- What are the short-term and long-term consequences?

How will you respond? Recommend a course of action with reasoning.

Scenario Reflection

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How will you respond?

Recommend a course of action with reasoning.

Discussion

Your team has received a sudden increase in potential stop loss eligible claims that must be paid before the stop loss policy ends. The claims team reports a lack of required information to process the claims in a timely manner. The broker is pressuring for immediate approval and payment, citing timely stop loss filing risks. Compliance warns of potential risk if processed incorrectly or late. Finance is concerned about client funding and accommodation payment exposure.

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Apply critical thinking questions:

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- What are the short-term and long-term consequences?



**How will you respond?
Recommend a course of
action with reasoning.**

Group Discussion Reflection:

After you've come to a decision, discuss the following:

- How did you separate facts and data from assumptions?
- Did you identify any biases during the discussion?
- How did different viewpoints in your group affect the outcome?
- Was there any disagreement? How did you resolve it?
- Did you consider alternative solutions before deciding?



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Critical Thinking

Knowledge and Practice

Key Takeaways:

01

Ask better questions

- “What assumptions am I making?”
- “Why is this happening? Why is that? Why is that?”

02

Use Structured Decision Frameworks

- Define the problem or opportunity,
- Develop options or outcomes,
- Determine trade-offs or consequences,
- Select preferred alternative

03

Pause and Reflect

- Build time for deliberate thinking
- Analyze the impact time pressure or cognitive overload is having on you

04

Create a Culture of Critical Thinking

- Model critical thinking with your teams
- Encourage diverse perspectives in team discussions



Service Excellence in Everything We Do

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Thank You.