

Creating a wellness program that leverages incentives, insurance claims and engagement

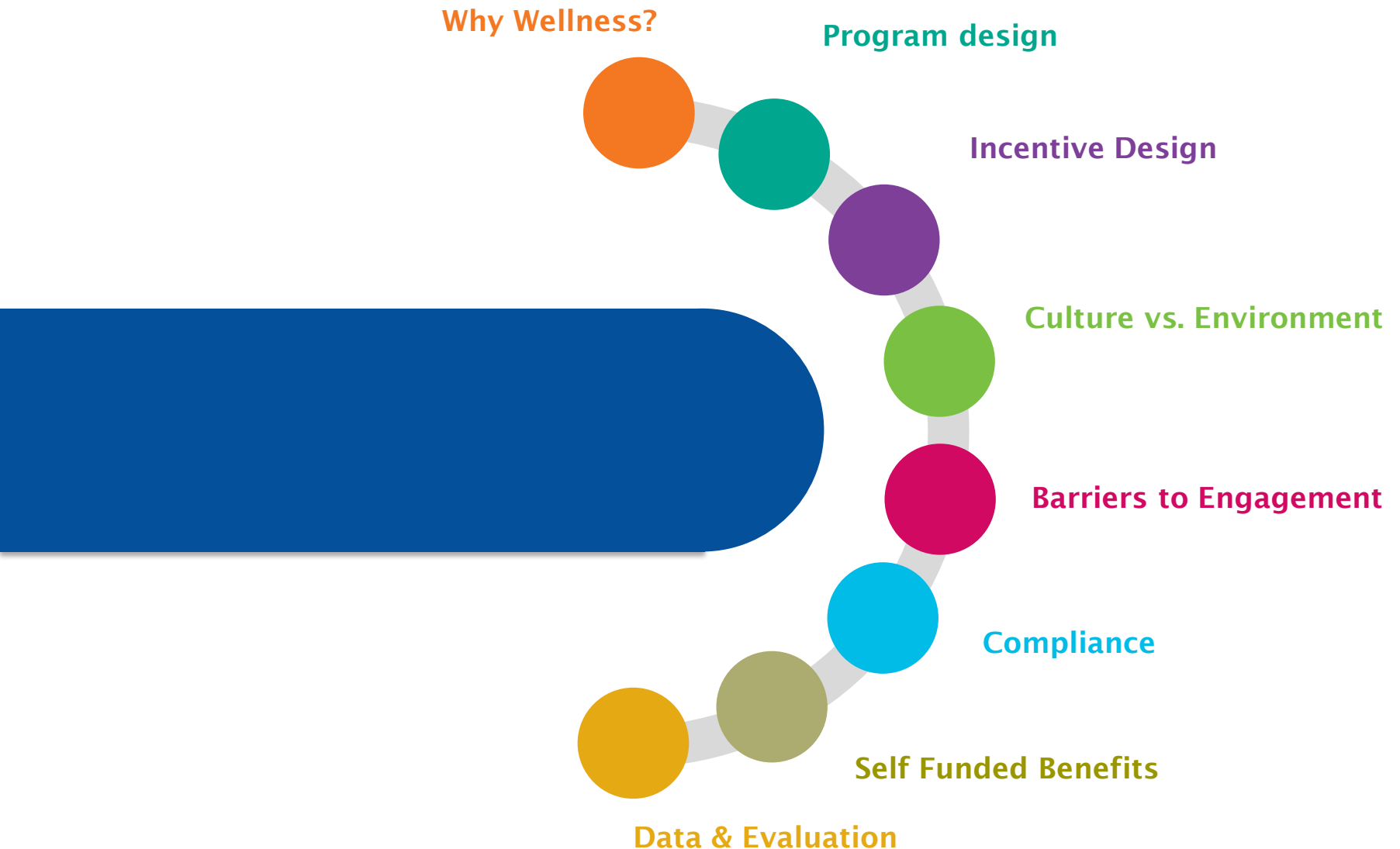
2017 UWWC CONFERENCE



*Presented by:
Heidi Strickland*



Today's Agenda



Poor Employee Health Leads to...



Lost Employee Time

*45 million
avoidable sick
days: working
population of Salt
Lake City calling
in sick every day
for a year*



Lost Revenue

*\$1,900 to \$2,250
per employee
every year*



Chronic Conditions

*$\frac{3}{4}$ of the monthly
spend on
healthcare cost
treats people with
chronic illness*

Source: Robert Wood Johnson Foundation

Why Wellness?



Increased Productivity



Recruitment



Retention



Prevent Chronic Illness



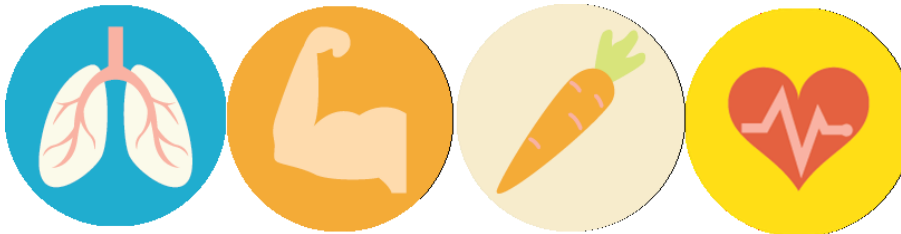
Purpose and Value



**Workplace
Environment**



**Decrease Healthcare
Spend**



Keep Employees Healthy





“The WHOLE is always greater than the sum of the parts”

-Brian Luke Seaward, WELCOA 2016

*“Purpose
is the point that
gives your life
exclamation!”*

*-Sekou Andrews, Jool Health, WELCOA 2016
Purpose Video*

7 Benchmarks from WELCOA

Capture Senior Level Support

Create a cohesive wellness team

Collect Data

Create an operating plan

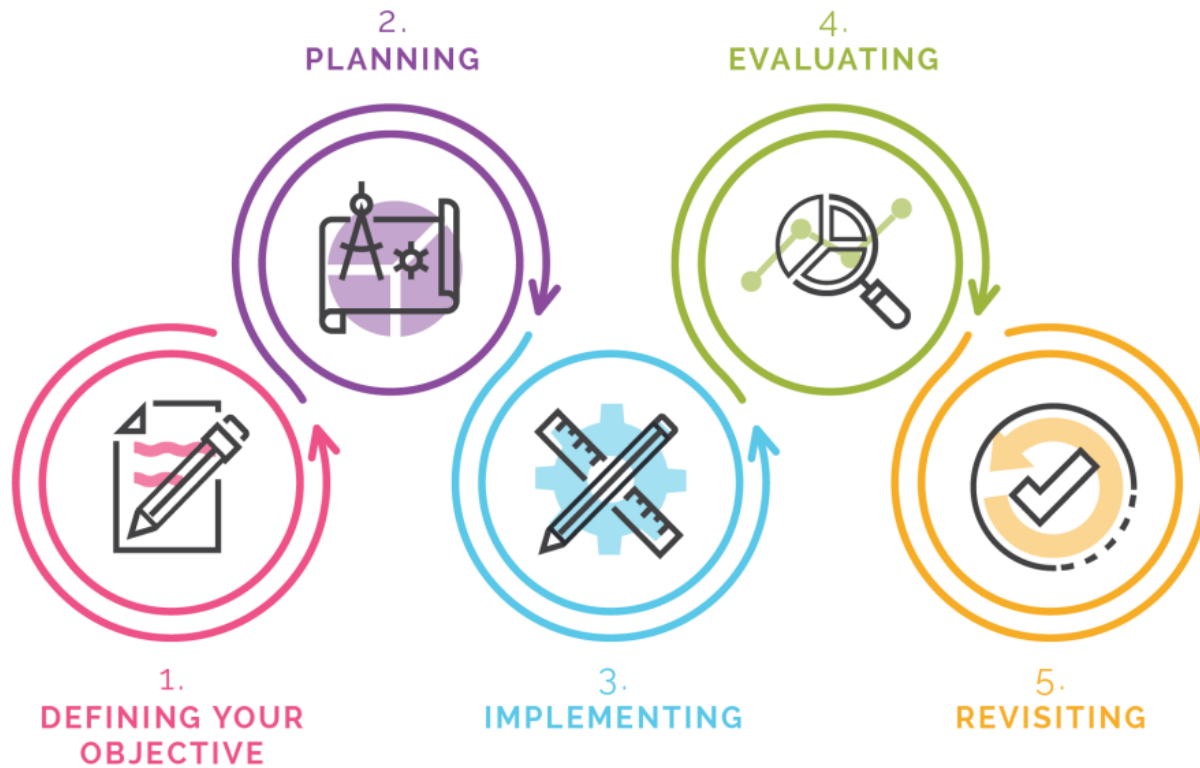
Choose appropriate interventions

Create a supportive environment

Carefully evaluate outcomes



WELCOA 
WELLNESS COUNCIL OF AMERICA
WELLNESS WORKS HERE



Wellness Program Offerings



Wellness Consultant

◆ Assess the Population

- *Biometric Screening, Disease Management, Claims Data*
- *Employee Surveys*

◆ Strategy

- *Program design and plan recommendations*
- *Incentive program development and tracking*
- *Compliance*

◆ Implement

- *Communications*
- *Campaigns*
- *Program Rollout*

◆ Evaluate

- *Monthly and Yearly Reporting*
- *Value on Investment*
- *Risk Stratification Analysis*
- *Aggregate Company Reporting*

Tobacco

Why is preventing tobacco use important?

Tobacco use is the single most preventable cause of death and disease in the U.S. Each year, approximately 443,000 Americans die from tobacco-related illnesses. For every person who dies from tobacco use, 20 more people suffer with at least one serious tobacco-related illness. In addition, tobacco use costs the U.S. \$193 billion annually in direct medical expenses and lost productivity.



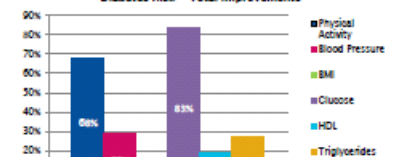
Potential Value on Investment	Additional Cost PEY	2014 Potential Exposure	Movement to Low Risk	2015 Potential Costs Avoided
Tobacco Use	\$5,600	\$11,200	1	\$5,600

Diabetes Risk

One out of every three people with diabetes is unaware they have this chronic condition. According to the American Diabetes Association, that amounts to about 7 million Americans. Controllable Biometric Risk factors for Diabetes include:

- Physical Activity less than 3 days per week
- Blood Pressure greater than 140/90
- BMI Greater than 30
- Fasting glucose greater than 126
- HDL less than 35
- Triglycerides >250mg/dL

Diabetes Risk - Total Improvements



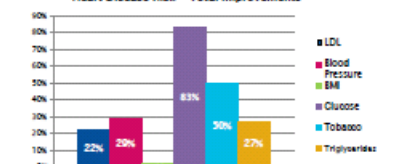
According to the American Diabetes Association, 79 million people in the U.S. have pre-diabetes. People with fasting glucose levels between 100 and 125 mg/dL may have pre-diabetes and are 5-6 times more likely to get type II diabetes. It's possible to prevent the progression of pre-diabetes to diabetes with diet and exercise.

Heart Disease Risk

Heart Disease is currently the number one killer for men and women in the United States. Controllable Biometric Risk factors for Heart Disease include:

- LDL greater than 130
- Blood Pressure greater than 140/90
- BMI Greater than 30
- Fasting glucose greater than 126
- Tobacco Use
- Triglycerides/HDL ratio >2

Heart Disease Risk - Total Improvements



Healthy
Merits™

Wellness Program Design

Gateway Activities

Points Programs

Carrot vs. Stick

Requirement
Based

Wellness Wheel
Focused

Program
Integration

- Disease Management
- *EAP*
- *Biometric Data*

Incentive Design



Culture vs. Environment

Physical Environment

- Healthy Food Options
- Space for Physical activity
- Ergonomics
- Nature Light and Plants

Social Environment

- Create events for social interaction
- Encourage open communication
- Sense of belonging

Organizational Environment

- Embrace values of different generations and backgrounds
- Avoid culture of long hours and stress
- Conduct an organization culture audit

Policies

- Smoke free policies
- Healthy Meeting guidelines
- Injury prevention policies
- Flex time
- Support for nursing mothers

Barriers to Engagement

Lack of Leadership Support

- *Who is your audience?*
- *HR, CEO, CFO, Middle Management, Employees*

Communications

- *Email*
- *Text*
- *Poster*
- *Staff Meetings*
- *Intranet*
- *Bulletin Board- Wellness Wall*
 - *5-7 touch points*
 - *Short and sweet*
 - *Call to Action*
 - *What do they value?*
 - *Do you have contact information for your employees?*

Multiple Sites

- *Targeted Wellness Champions, leaders*
- *Are all programs available at each site?*

Barriers to Engagement

Budget

- *Are you able to offer any type of incentives?*
- *Zero Funding Model*

HR Capacity

- *Set up dedicated wellness committee, wellness champions*
- *Wellness Consultant, advocate, vendor*

Employee Resistance

- *Lack of trust, understanding of why programs are being implemented*
- *Share employee success stories*
- *Leadership support*

Barriers to Engagement

Organizational Culture

- *Are you supporting your employees in their journey to wellbeing?*
- *Is wellness part of your business strategy?*

Program Design

- *Think about what you are asking your employees, and WHY*

Time Constraints

- *Make programs readily available on company time*

Compliance

ACA: Outcomes Based Programming

- Employees can qualify 1x a year
- 30% maximum insurance premium contribution; up to 50% for tobacco use
- Be reasonably designed to promote health and prevent disease
- Full reward provided to similarly situated employees, with Reasonable Alternative Standard
- Alternative methods for qualifying for the same incentive

HIPAA

- *Employee Trust*
- *Third Party Vendor*

ADA, GINA,
EEOC

Self Funded Insurance Benefits

**Complete control of
Benefits Strategy**

- HDHP
- HSA Contributions

Co-Pay Reductions

- Diabetes
- Blood Pressure
- Cholesterol

**Healthcare
Utilization**

**Work Injury Related
Claims**

Prescription Savings

**Targeted Wellness
Strategy**

**Identify Chronic
Illness Needs**

Integrated Programs



*Goals &
Objectives*

Evaluate

What data do you use



Data Evaluation

Yearly Trends

*Cohort
Data*

*Biometric
Screening
Data*

*Health
Assessment
Data*

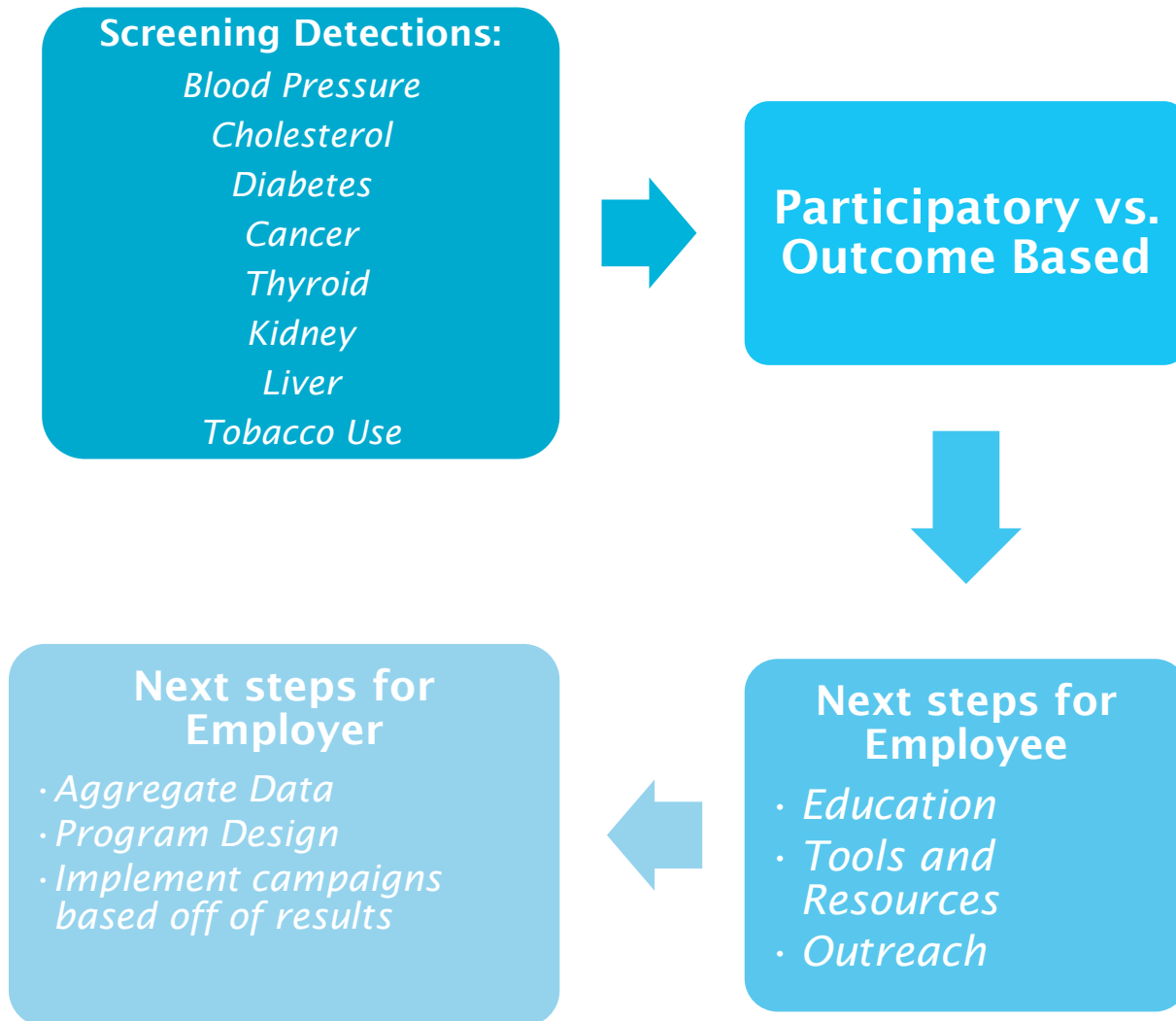
*Primary
Care
Visits*

*Newly
Diagnosed
Conditions*

*Value on
Investment*

*Risk
Migration*

Biometric Screenings

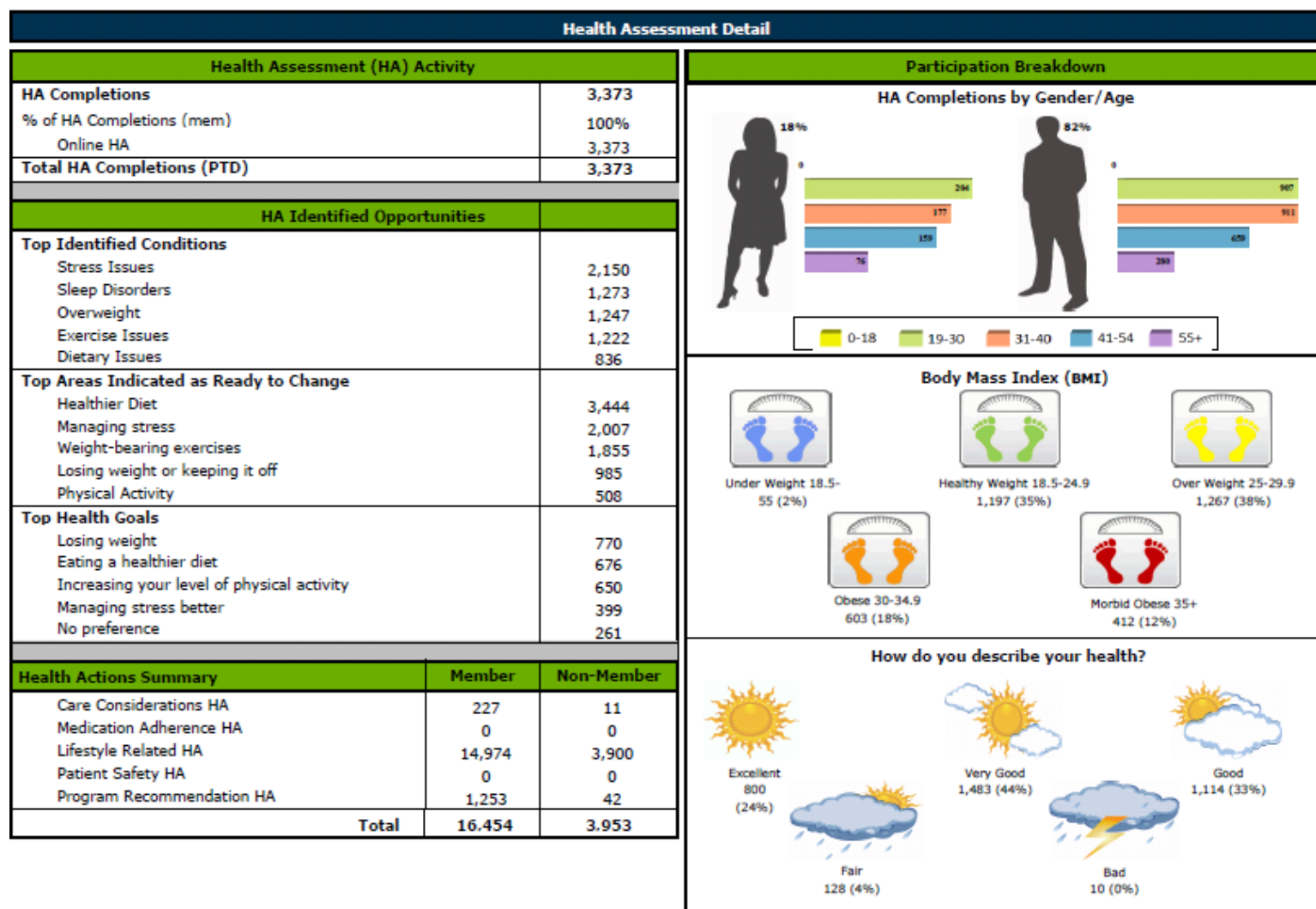


What story does this tell you?

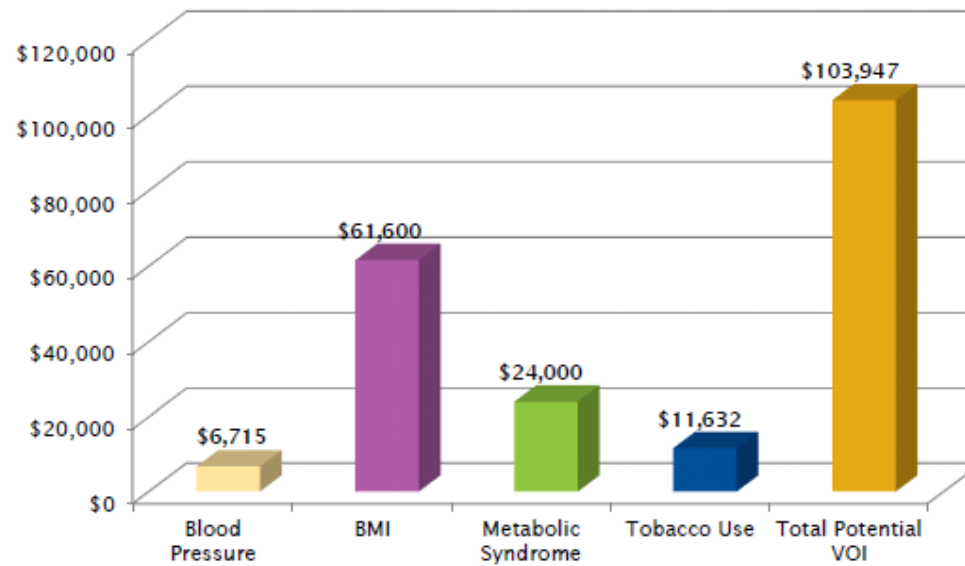
Employer Demographics:	
<ul style="list-style-type: none"> Georgia 165 Employees Screened 83 Males 82 Females 	
Average BMI (Female/Male)	33.7/32.6
Percentage of Tobacco Users	22.4%
Percentage of Members referred to a physician	64.2%
Members at risk for a heart attack over the next 10 years	45
Average number of days of exercise	3
Members actively taking steps to improve their health	55

Conditions	Newly Discovered Conditions	At Risk
Anemia	4	0
Blood Pressure	1	0
High Cholesterol	23	9
Diabetes	9	1
Kidney Condition	9	3
Liver Condition	8	0
Thyroid Condition	1	0
Metabolic Syndrome	62	-
Total	117	13

Health Assessment Reporting



Value on Investment



	High and Moderate Risk Participants 2016	Potential Additional Cost Per Employee Per year Per Risk Factor
Blood Pressure	17	\$395
BMI	22	\$2,800
Metabolic Syndrome	12	\$2,000
Tobacco Use	2	\$5,816

Claims Data

*Prescription
Utilization*

*Primary
Care Visits*

*Disease
Management
EAP
Utilization*

**Top Claimant
Conditions**

Musculoskeletal

Heart

Diabetes

Claims Data

Top 10 MDC - Medical Diagnostic Categories	Prior Period				Current Period				% Change		
	# of Claims	# of Claimants	Total Paid	% of Total	# of Claims	# of Claimants	Total Paid	% of Total	# of Claims	# of Claimants	Total Paid
05 Circulatory System	337	77	\$389,070	11%	326	67	\$429,597	15%	-3%	-13%	10%
08 Musculoskeletal System And Connective Tissue	1,162	198	\$488,501	13%	857	177	\$324,319	11%	-26%	-11%	-34%
23 Factors Influencing Health Status	1,373	384	\$422,568	11%	1,626	327	\$317,044	11%	18%	-15%	-25%
14 Pregnancy, Childbirth And Puerperium	205	18	\$266,389	7%	233	18	\$263,031	9%	14%	0%	-1%
04 Respiratory System	211	83	\$113,483	3%	276	70	\$132,603	4%	31%	-16%	17%
17 Myeloproliferative DDs (Poorly Differentiated Neoplasms)	263	6	\$611,729	17%	134	12	\$122,785	4%	-49%	100%	-80%
06 Digestive System	294	80	\$190,704	5%	261	77	\$111,091	4%	-11%	-4%	-42%
03 Ear, Nose, Mouth And Throat	431	166	\$250,102	7%	356	159	\$107,528	4%	-17%	-4%	-57%
01 Nervous System	244	59	\$212,901	6%	243	61	\$97,727	3%	0%	3%	-54%
18 Infectious and Parasitic DDs	20	15	\$2,314	0%	77	27	\$90,242	3%	285%	80%	3800%

Disease Management Related Diagnosis	Prior Period				Current Period				% Change		
	# of Claims	# of Claimants	Total Paid	% of Total	# of Claims	# of Claimants	Total Paid	% of Total	# of Claims	# of Claimants	Total Paid
CHF - Congestive Heart Failure	1	1	\$1,776	0%	0	0	\$0	0%	-100%	-100%	-100%
Diabetes	138	29	\$141,789	4%	119	30	\$27,455	1%	-14%	3%	-81%
Hypertension	91	41	\$26,558	1%	108	38	\$20,978	1%	19%	-7%	-21%
Asthma	19	15	\$3,321	0%	30	15	\$6,845	0%	58%	0%	106%
COPD - Chronic Obstructive Pulmonary Disease	16	4	\$17,322	0%	14	3	\$6,298	0%	-13%	-25%	-64%
Depression	58	15	\$7,580	0%	33	13	\$4,440	0%	-43%	-13%	-41%
Hypertlipidemia	63	37	\$5,847	0%	42	18	\$4,330	0%	-33%	-51%	-26%
Obesity	15	8	\$0	0%	12	7	\$1,874	0%	-20%	-13%	N/A
CAD - Coronary Artery Disease	7	4	\$2,325	0%	4	3	\$1,813	0%	-43%	-25%	-22%

Top 10 ICD	Prior Period				Current Period				% Change		
	# of Claims	# of Claimants	Total Paid	% of Total	# of Claims	# of Claimants	Total Paid	% of Total	# of Claims	# of Claimants	Total Paid
424 OTHER DISEASES OF ENDOCARDIUM (9)	0	0	\$0	0%	17	2	\$228,761	8%	N/A	N/A	N/A
427 CARDIAC DYSRHYTHMIAS (9)	108	15	\$106,747	3%	86	10	\$116,208	4%	-20%	-33%	9%
V57 CARE INVOLVING USE OF REHABILITATION PROCEDURES (9)	158	52	\$119,587	3%	120	44	\$95,131	3%	-24%	-15%	-20%
V58 ENCOUNTER FOR OTHER AND UNSPECIFIED PROCEDURES AND AFTERCARE (9)	119	19	\$296,607	8%	130	29	\$79,434	3%	9%	53%	-73%
722 INTERVERTEBRAL DISC DISORDERS (9)	61	20	\$28,636	1%	80	19	\$65,036	2%	31%	-5%	127%
780 GENERAL SYMPTOMS (9)	287	82	\$45,490	1%	801	59	\$63,804	2%	179%	-28%	40%
304 DRUG DEPENDENCE (9)	15	4	\$13,135	0%	56	6	\$62,877	2%	273%	50%	379%
V76 SPECIAL SCREENING FOR MALIGNANT NEOPLASMS (9)	163	85	\$74,834	2%	149	79	\$62,681	2%	-9%	-7%	-16%
038 SEPTICEMIA (9)	0	0	\$0	0%	8	2	\$51,181	2%	N/A	N/A	N/A
786 SYMPTOMS INVOLVING RESPIRATORY SYSTEM AND OTHER CHEST SYMPTOMS (9)	131	47	\$114,251	3%	132	43	\$47,880	2%	1%	-9%	-58%

Participation Numbers

Biometric
Screenings

Primary
Care
Visits

*Health
Assessment*

Wellness
Campaigns

Program Tools

Onsite
Activities

Webinars

Online
Options


Telephonic
Options

How often are you evaluating your program needs?

Monthly

Quarterly

Yearly



Healthy Merits Summary

Monthly Life Count:

80

Program	Monthly			Year to Date		
	Participation Count	Incentives to be Paid	% of Population Participating	Participation Count	Incentives to be Paid	% of population Participating
Biometric Screening - Full Panel						
Onsite / test on demand Screenings			0.00%	73		91.25%
Health Focus course	0			0		
Online Health Assessment	3		3.75%	68		85.00%
Digital Active Lifestyle Coaching						
Digital Coaching must get 100 heartbeats	2		2.50%	7		8.75%
Annual Well Visits						
Medical	6		7.50%	28		35.00%
Fitness Center						
Gym Participation	6		7.50%	44		55.00%
Healthier you campaign						
Enrollments	0		0.00%	35		43.75%
Tobacco Cessation						
Enrollments	0		0.00%			0.00%
Brown bag lunches						
	6			58		
Wellness Campaigns						
6x30			0.00%	7		8.75%
Eat the Rainbow			0.00%	22		27.50%
Wellness BINGO	5		6.25%	5		6.25%
Monthly Paid:		\$0.00		YTD Paid:		\$0.00

Monthly Summary

Online HA

Wellness Bingo

Digital Coaching

Annual Well Visits

Brown bag

Points Summary

Below 100 points

Engagement

Engagement

**Employee
Surveys**

**Focus
Groups**

*Improvement
yearly on
aggregate
data*

*Intrinsically
motivated
to
participate*

*Excited
about
programs*

*Campaign
end*

Yearly

Quarterly

Yearly

ASK!

What time of day would be best for you to participate in a wellness activity?

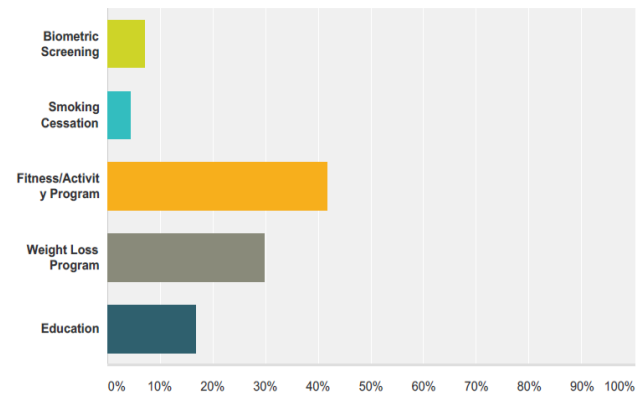
Before work	10%
During Lunch	36%
After work	37%
Other	17%

Which of the following incentives would increase your likelihood to participate in wellness activities?
(Check all that apply)

I would participate without an incentive	31%
Days/Hours off work	38%
Free Food at the program	16%
Small Gifts	20%
Raffles for gifts or financial rewards	27%
I would not participate even with an incentive	12%
Other (offer 1.5hrs per week for fitness time, staff adds 30 min to lunch for fitness 3x per week, longer gym	17%

Q36 What type of Wellness are you interested in?

Answered: 342 Skipped: 49



Answer Choices	Responses	
Biometric Screening	7.02%	24
Smoking Cessation	4.39%	15
Fitness/Activity Program	41.81%	143
Weight Loss Program	29.82%	102
Education	16.96%	58
Total		342

Evaluating your risk?



What are you doing for each population risk?

Population Health Management

Catastrophic condition

Members have a serious, acute illness or injury that will be complicated and costly.

Goal: Assist members in navigating the complex health care system and managing their care for conditions like cancer, transplant, high-risk pregnancy, burns, etc.

Case Management

Existing chronic condition

Members have one or more ongoing health conditions that often are incurable but can be managed.

Goal: Assist members in understanding and managing their conditions like diabetes, high blood pressure, chronic kidney disease.

Disease Management

At risk

Members have no current health condition but have unhealthy behaviors.

Goal: assist members who are inactive, overweight/obese, have poor nutrition, etc. in changing behaviors to become healthy.

Wellness

Healthy

Members are currently healthy.

Goal: Continue to encourage members' healthy behaviors to avoid becoming at risk or developing health issues.

Wellness

*What story are
you telling?*

Questions?



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Healthy  *Merits*SM



Thank You!

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