

Promoting a Culture of Health Through Your Medical Plan



Who We Are



HealthEquity

Dedicated to helping Americans thrive in today's health care system by empowering health savings, while helping employers manage benefit costs.



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Today's Objectives

- Describe the culture of health you want to create at your organization
- Identify how your medical plan can support that culture of health
- List key tools that can help your team navigate the healthcare landscape and create a culture of health

What is a Culture of Health?



Right care. Right place. Right time.

Primary Care	Walk-in Care*	ER
When doctor's office is open:	When doctor's office is closed:	All times of day:
<ul style="list-style-type: none">✓ Cold, flu or sinus pain✓ Sprain✓ Rashes and minor burns✓ Sore throat✓ Ear pain✓ Animal or insect bite✓ Fever over 101.5	<ul style="list-style-type: none">✓ Cold, flu or sinus pain✓ Sprain✓ Rashes and minor burns✓ Sore throat✓ Ear pain✓ Animal or insect bite✓ Fever over 101.5 <small>* also called Ready Care or Urgent Care</small>	<ul style="list-style-type: none">✓ Sudden shortness of breath✓ Intense chest pain✓ Severe and sudden stomach pain✓ Broken bone✓ Severe burn or bleeding✓ Crushing intense headache✓ Open wounds



Cost of Benefits + Impact on EEs

Company Size	# TM Enrolled	Total Cost	ER Cost	EE Cost	Average Medical Premiums-Individual	\$6,700
100	80	\$ 1,025,200	\$ 717,640	\$ 307,560	Average Medical Premiums-Family	\$18,800
500	400	\$ 5,126,000	\$ 3,588,200	\$ 1,537,800		
1000	800	\$ 10,252,000	\$ 7,176,400	\$ 3,075,600	Enrollments-Individual	65%
5000	4000	\$ 51,260,000	\$ 35,882,000	\$ 15,378,000	Enrollments-Family	45%
10000	8000	\$ 102,520,000	\$ 71,764,000	\$ 30,756,000		
					ER Premium Portion	70%
					EE Premium Portion	30%
					Enrollment Rate	80%

How do you do it?

- Know benefits available that impact your culture of health
- Tell your team
- Tell your team...x7
- Engage your leaders to champion the message
- Measure what you want to improve

What Do I Measure?

- What does a culture of health mean to you?
 - Nutritional Counseling Visits
 - Catering orders that include dessert
 - Wellness participation
 - Decreased high-risk categories
 - PTO hours used
 - Urgent vs ER use
 - Preventative Exams
 - PEPM medical spend
 - PEPM rx spend
 - Telemedicine use
 - Rx generic use
 - HSA balances/contributions
 - 401k loans

Key Tools for Navigating Healthcare

- Preventative Services Schedule
- Preventative Services Covered
 - Wellness plan incentives
- Nurse's line
- Telemedicine
- Care consumption guide
- Price transparency tools
- Account knowledge
- Cash Pay networks
- Rx Price transparency tools
- Disease Specific Support

Provide Healthcare Literacy Knowledge



Healthcare Literacy Course


- Provide basics to consumers of what the healthcare landscape looks like and how to navigate it

Consumer Driven
Healthcare (CDH)

LUNCH LEARNING

Join us through this series as we learn how to navigate the healthcare system. Guest speakers will include, but are not limited to: **Steve Neeleman** and **Jon Kessler**.

 March 8, 15, 22, 29

 11:00 -12:00

 Cadbury

HealthEquity

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HQY Consumer Driven Healthcare Series Format

Session	Session Title	Topic
#1	The Healthcare Landscape Part 1: Getting Care	<ul style="list-style-type: none"> • Broad Overview of Series Topics • Types of Providers • Types of Facilities • Finding Providers/Facilities
#2	The Healthcare Landscape Part 2: Paying for Care	<ul style="list-style-type: none"> • Types of Pay Options • Insurance Basics • Billing/Reading EOBs • Pharmacies
#3	Navigating the Healthcare Landscape Part 1: Reducing the Need For Care	<ul style="list-style-type: none"> • Regular maintenance/preventative care • Researching your condition/options, using accounts wisely/investing
#4	Navigating the Healthcare Landscape Part 2: Shopping Care/Healthcare Legislation	<ul style="list-style-type: none"> • Shopping Your Options • Healthcare legislation

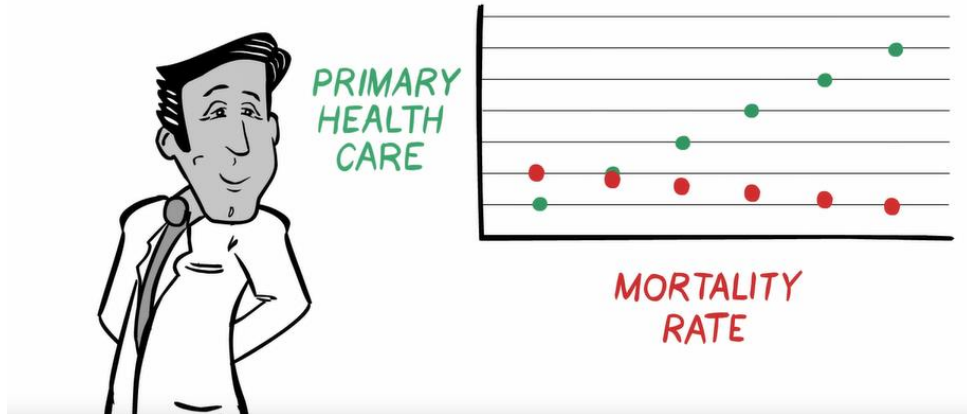
Types of Providers



- Primary Care
 - Physical Health: MD vs DO, family practice (FP), general practice (GP), general internal medicine (GIM), geriatrics (GER), general pediatrics (PD), physicians assistants (PA), nurse midwives, OBGYNs
 - Mental Health: Psychologist, psychiatrist, CSW, LPC, mental health counselor, MFT

Types of Providers + Their Function

- Primary Care
 - First-contact access for needs
 - Long-term wellness/whole person focused care (not disease focused)
 - Comprehensive care for most health needs
 - Coordinated care when it must be sought elsewhere
 - **Associated with lower mortality rates**



PCPs Have Many Labels:
GP, FP, GER, GIM, PD

Types of Facilities + Their Function

- Nurse's Line

INTERMOUNTAIN HEALTH ANSWERS®

A 24/7 nurse line that allows you to speak to a registered nurse who will listen to your concerns, answer medical questions, and help you decide what course of action to take.

All you need is your phone. Call **844-501-6600**.



Free!

Telemedicine/Telehealth

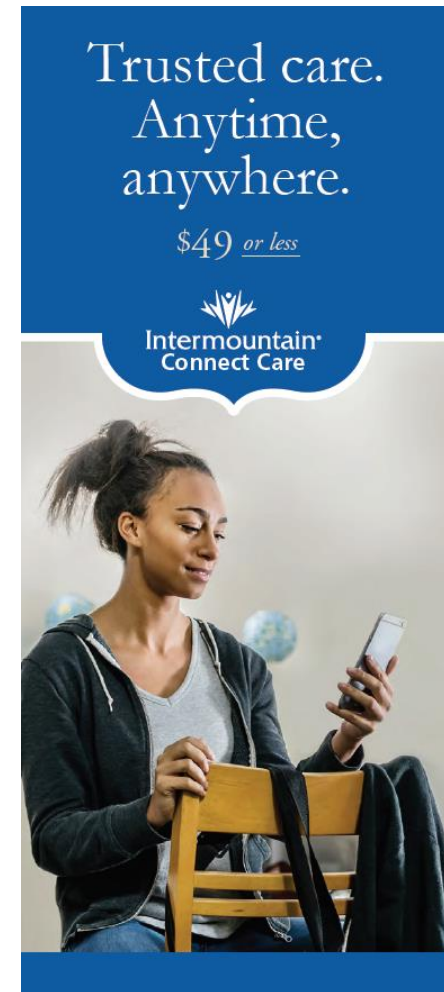
- Good to use for:
 - Allergies
 - Arthritic pain
 - Asthma
 - Colds and flu
 - Diarrhea
 - Infections
 - Pharyngitis
 - Conjunctivitis
 - Rashes
 - Respiratory infections
 - Sinusitis
 - Skin inflammations
 - Sore throats
 - Sprains and strains
 - Bladder infections
 - UTIs
 - vomiting



- An ER visit can cost 3x-7x more than an urgent care visit.
- An urgent care visit can cost 2x-2.5x more than a telemedicine visit.

Carrier Telemedicine/Telehealth Support

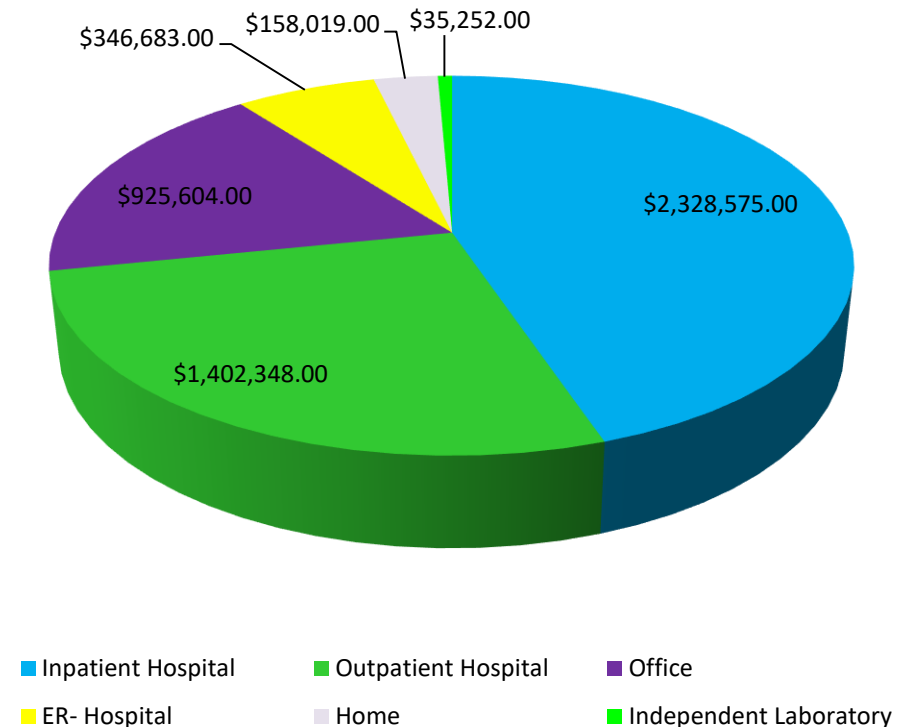
- Regence
 - No centralized offering, contact providers directly to see if they offer
 - \$12-\$75 per call
- SelectHealth
 - ConnectCare app
 - www.Intermountainconnectcare.org to register
 - \$49 or less per call



Types of Facilities + Their Function

- Dr's Office
 - Non-emergent situations that can't be dealt with via telemedicine
- Independent Laboratories
 - tests not available in office or available for lower cost at lab
- Imaging Facilities
 - Images not available in office or available for a lower cost at facility

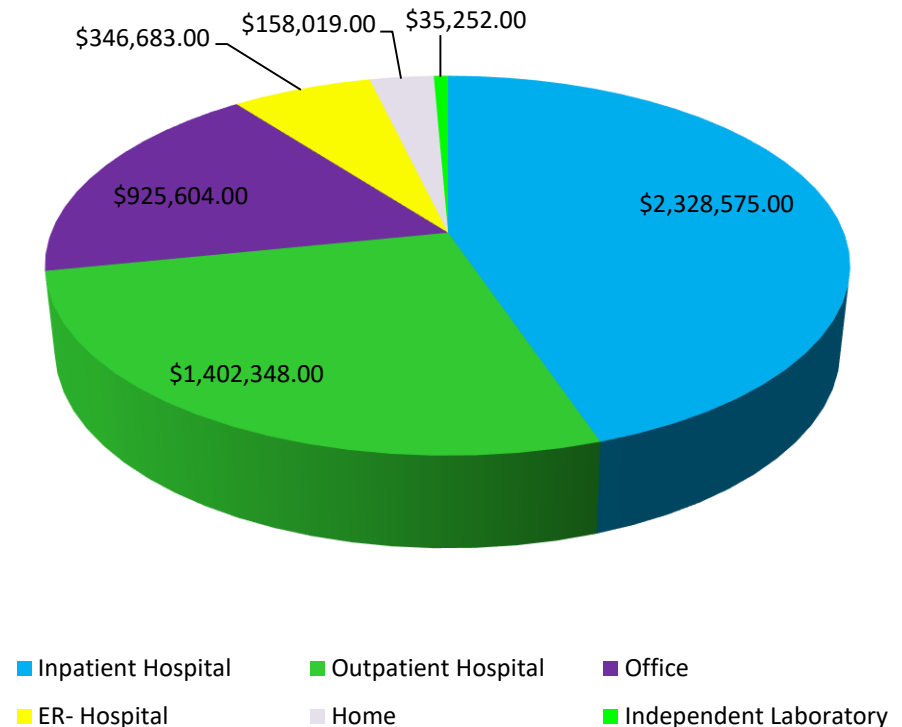
2017 HQY Medical Spend by Location
(through 12.31.17)



Types of Facilities + Their Function

- Surgical Centers
 - outpatient surgical procedures
- Hospitals
 - Inpatient services
- Urgent Care
 - Fever without rash
 - Ear pain
 - Non-life threatening situations unable to be addressed via telemedicine, but when dr's office is unavailable
 - Use carrier apps to find shortest wait times and get in line ahead of time
- Emergency
 - Chest pain
 - Difficulty breathing
 - Severe pain, particularly in the abdomen
 - Sudden clumsiness, loss of balance, fainting
 - Sudden difficulty speaking
 - Severe heart palpitations
 - Infant (under 3 months) with fever of 100.4 or higher
 - Serious burns

2017 HQY Medical Spend by Location
(through 12.31.17)



Finding Providers

- Carrier websites
- Quality comparison websites

The screenshot displays the selecthealth website interface. At the top left is the selecthealth logo, and to its right is the phone number 800-538-5038. A login section on the top right includes fields for Username and Password, with links for 'Forgot Username', 'Forgot Password', and 'Sign up for My Health', and a 'LOGIN' button. The navigation menu includes 'HOME', 'PLANS', 'FIND A DOCTOR', 'PHARMACY', 'WELLNESS RESOURCES', 'MEMBER CARE', and 'ABOUT US'. The 'FIND A DOCTOR' menu is highlighted with a red box and contains two options: 'Doctor Search' and 'Facility Search'. Below the navigation, a banner features the text 'More Coverage' and 'New doctors added to Park City, UT & Eagle, ID.' Below this banner are several buttons: 'Find providers near you', 'Enroll now or learn more:', 'Individual & Family Plans', 'Large Employer', 'Small Employer', and 'Other Plans'. The background of the banner shows a group of people looking at a tablet.

Emphasize Prevention



Regular Health Maintenance

- Get at least 150 minutes of moderately vigorous movement per week
- Nourish your body
- Get minimum of 6-8 hours of sleep
- Stress management
- Don't start/do stop smoking
- Complete advanced directives
- Balance work/life
- Practice mental health habits

HQY Wellness pays you for all of these (except sleep 😊)!



Preventive Care

Many of our plans cover preventive care 100 percent* – that means no copay, coinsurance, or deductible.

For services to be covered as preventive, your doctor must bill claims with preventive codes. If a preventive service identifies a condition that needs further testing or treatment, regular copays, coinsurance, or deductibles may apply. Unless otherwise indicated, these services are generally covered once every 12 months. Additional limitations may apply. To see if your service or supply is considered preventive, call Member Services.

ADULT PREVENTIVE SERVICES

(Ages 18 and older)

LABORATORY TESTS

- Basic Metabolic Panel/ Comprehensive Metabolic Panel
- General Health Panel
- Complete Blood Count (CBC)
- Thyroid (TSH)
- Prostate Cancer Screening (PSA)
- Diabetes Screening
- Urinalysis
- Cholesterol Screening
- Gonorrhea Screening
- Human Papilloma (HPV) Testing
- Chlamydia Screening
- Human Immunodeficiency Virus (HIV) Screening
- Syphilis Screening
- Tuberculosis (TB) Testing
- Lead Screening
- BRCA 1 & 2 Testing (Covered once per lifetime for high-risk individuals who meet criteria.)

PROCEDURES

- Pap Test
- Screening Mammogram
- Colon Cancer Screening
- Abdominal Aortic Aneurysm (males only, once between ages 65 and 75)
- Bone Density/DEXA (once every two years in women ages 60 and older)
- Permanent Sterilization Procedures (such as tubal ligations and vasectomies)**

EXAMINATIONS/COUNSELING

- Physical Exam
- Eye Exam
- Tobacco Use Counseling
- Alcohol Misuse Screening and Counseling
- Hearing Screening (ages 65 and older)
- Glaucoma Screening
- Sexually Transmitted Infections Counseling
- Dietary Counseling (only for certain diet-related chronic diseases)
- Counseling for Intimate Partner Violence

IMMUNIZATIONS

- Influenza
- Tetanus or Tetanus, Diphtheria, and Pertussis (Td, Tdap)
- Pneumococcal
- Hepatitis A
- Meningitis
- Zoster (ages 60 and older)
- Human Papilloma Virus (HPV) (ages 9 to 26)

CONTRACEPTION**

- Diaphragms
- Cervical Caps
- IUDs
- Generic Oral Contraceptives
- Plan B

Covered Preventative Health Services

- SelectHealth



HealthEquity®

Promote Consumerism



Researching Your Condition

- Use your doctor as an advocate
- Use credible sources to research information
- Compare Your Options
 - Where can lifestyle replace medication
 - Treatment options
 - Benefits
 - Risks
 - Success
 - Timing
 - Alternatives
 - Cost
 - Ask questions, be engaged

Questions To Ask Your Providers

- Diagnosis
 - What is my diagnosis?
 - Is my condition chronic or acute?
 - Is there anything I can do to cure, treat, and/or prevent it from getting worse?
 - Is my condition contagious or genetic?
 - How certain are you about this diagnosis?
- Treatment
 - What is the recommended treatment?
 - **Medications**
 - When, how often, and for how long should I take medicine (if medicine is the best treatment)?
 - Will there be side effects?
 - Will there be interactions with other medications I am taking?
 - Who would you recommend to receive a second opinion?

Researching Your Treatment Options- Carrier Tools

- Member Services
 - Benefit details
- Member Advocates
 - finding the right doctor for your needs
 - Scheduling appointments
 - Finding the closest facility with the next available apt
 - Providing provider information such as age, training certifications, and languages spoken
 - Helping you understand and maximize your benefits
- Care/Disease Management
 - Nurses trained to assist with finding the right care and assist with insurance benefits and claims.
 - Specialize in asthma, cancer, COPD, joint replacement, diabetes, heart disease, hemophilia, hep C, high-risk pregnancies, HIV, and other surgery recoveries.
 - Help managing chronic conditions
 - Help with recovery from short-term illness or surgery



NEED MORE INFORMATION?



WEB

selecthealth.org/provider



PHONE

Member Services 800-538-5038

Member Advocates 800-515-2220

Care Management 800-442-5305



WWW.REGENCE.COM

CONDITION MANAGER— 1 (800) 267—6729

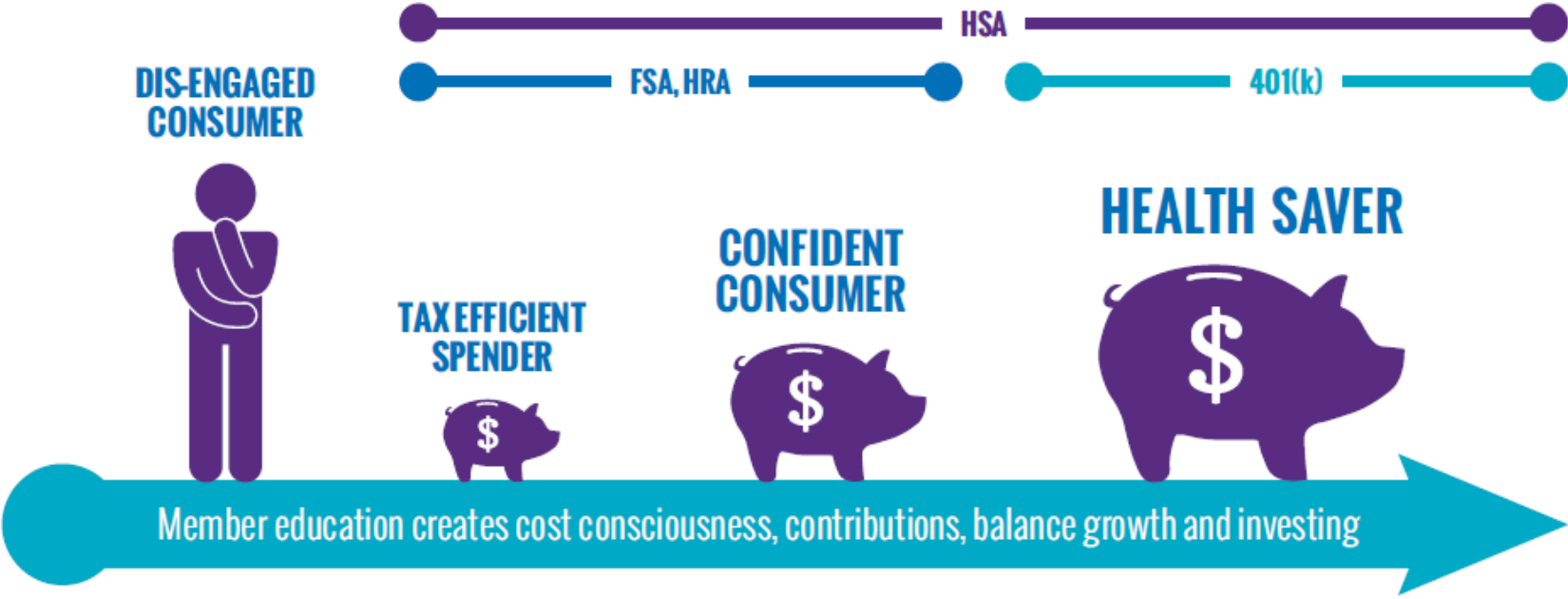
MEMBER SERVICES— 1 (866) 240—9580

M— F 6 AM—9 PM MST / SAT 9 AM—5:30 MST

Health Account and Expense Efficiency



Consumer continuum



Other ways to save with HSA

- Get “discount” on health care
 - Try to contribute to your HSA at least as much as you are spending on health care
- Contributing to HSA through payroll saves an extra 7.65% (FICA and Medicare taxes)
- Banked benefit
 - There is to time limit to reimburse expenses from your HSA
 - Pay out of pocket
 - Upload receipts and/or document your expenses
 - Let money grow tax-free until you need it



Price Transparency Tools

- Carriers
 - Regence
 - SelectHealth
 - Cigna
 - United
 - Aetna
 - Anthem
 - Humana
 - Kaiser Permanente
- Stand Alone
 - www.HealthcareBluebook.com
 - www.Guroo.com
 - www.MDsave.com
 - www.FAIRHealthConsumer.org
- Facilities
 - University of Utah
- States
 - CompareMaine
 - Healthcost (New Hampshire)
 - Colorado Medical Price Compare



SelectHealth Tool

- Cost transparency: *understanding the full price before getting care*
 - In *My Health*, verified pricing is based on plan design, network, and deductible status
 - Bundled pricing educates on the total cost of care (anesthesia, overnight hospital stays, etc.)
 - Displays your cost and plan cost
 - Includes more than 400 “shoppable” medical procedures

Arm MRI with Dye

Magnetic resonance imaging (MRI) uses a large magnet and radio waves to look at organs and structures inside your body, variety of conditions, from torn ligaments to tumors. MRIs are very useful for examining the brain and spinal cord.

SHOWING 13 RESULTS WITHIN 50 MI. ▾

McKay-Dee Hospital	Intermountain Medical Center
4401 HARRISON BLVD 33.4 MI. OGDEN, UTAH 84403	5121 S COTTONWOOD ST 4 MI. MURRAY, UTAH 84107
DETAILS Total \$728	
Plan Pays \$0	
You Pay \$728	

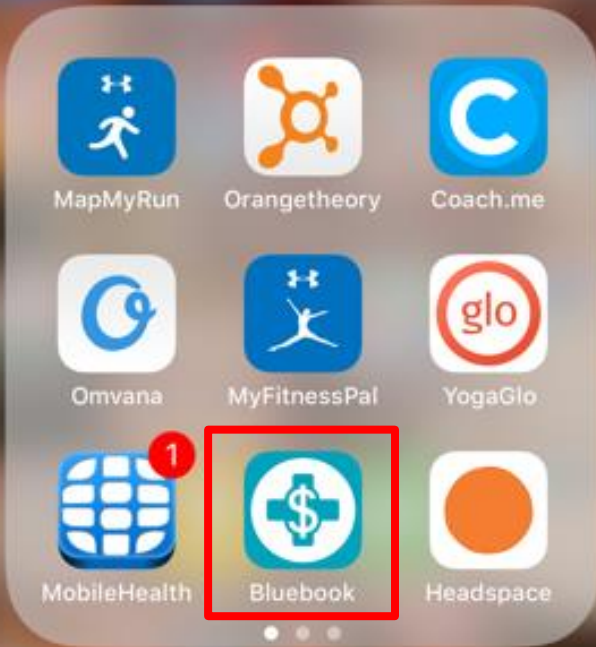
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SHOWING 13 RESULTS WITHIN 50 MI. ▾

McKay-Dee Hospital	Intermountain Medical Center
This service usually includes:	This service usually includes:
Facility Cost \$344	Facility Cost \$347
Imaging Contrast \$6	Imaging Contrast \$8
Professional Fees \$379	Professional Fees \$380
Total \$728	Total \$734
Plan Pays \$0	Plan Pays \$0
You Pay \$728	You Pay \$734

Health



Healthcare Bluebook

Cash Pay Networks

Done in-lieu of using insurance benefits.

- Medallus Medical
 - 9 Urgent Care and Primary Care Clinics across UT valleys
 - \$119 flat fee for regular visit
 - \$199 flat fee for procedure visit (IV fluid, splinting, casting, suturing, minor surgical procedures)
 - www.MedallusUrgentCare.com
- Healora
 - www.Healora.com
- Zandy Health
 - Enter your procedure and location, set appointment preference, and cash price offer, then wait for providers to contact you
 - Best for scans, dental, or cosmetic procedures

Prescription Medicine Shopping

- Free
 - www.LowestMed.com
 - www.GoodRx.com
 - Costco Member Prescription Medication Savings
 - DestinationRx
 - www.MedTipster.com
 - Rite Aid Rx Savings Program
- Fee
 - Walgreens Prescription Savings Club
 - GoodRx Gold
 - LowestMed Advocacy Program
 - Harmons Prescription Savings Club
- \$4 Generic Discount drug Programs
 - www.NeedyMeds.com Search by State
- Mail Order
- 90 Day Supply
- Pill Splitting
- Combination Drugs
- Ask providers for samples

Disease Specific Support

- Allergies
 - www.MyAllergyDrops.com
- Diabetes
 - www.Diathrive.com
- Alliance Health
 - Online Health Communities
 - AllianceHealth.com
- Other Disease Specific Support Groups
 - HealthFinder.gov



Spring Supplement Blend
\$32.50

To Reiterate...

- Know benefits available that impact your culture of health
- Tell your team...x7
- Engage your leaders to champion the message
- Measure what you want to improve

Thank You!



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866-346-5800



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