



# Health and Wellness Program Overview

Population Health Management Program  
To Help You Control  
Your Plan's Healthcare Costs



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**EBS-RMSCO, Inc.**  
Employee Benefit Solutions

*This presentation is  
approximately        minutes*

# Objectives

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- Develop and implement a Health and Wellness Program.
  - Drive down the cost of Healthcare.
  - Help members understand their current or potential health state.
  - Work with members to maintain or improve their ideal health state.
  - Lower absentee rates in the workplace.
  - Potentially reduce Worker's Compensation and Disability Benefit Costs.



# Working Together

- To offer the best Health and Wellness Program possible, EBS-RMSCO and Interactive Health Solutions (IHS) have formed a partnership.



Together we can...



# Interactive Health Solutions, Inc.

- IHS is the nation's premier population health management company.
- IHS works with more than 1,000 fully-insured and self-insured companies, with over 1,000,000 employees.
- IHS is accredited under the National Committee for Quality Assurance's New Wellness and Health Promotion Initiative.



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**Wow!**

*That's a lot of people!*

# Interactive Health Solutions, Inc.

- EBS-RMSCO and IHS offers a HIPAA Compliant, turn-key health awareness and preventative care program.
- The program stresses early detection, testing and aggressive follow-up...before health problems take hold.
- A proven system with a comprehensive and fully developed incentive structure that encourages employees to practice prevention.

Everyone Wins!



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# Key Strategies

## ○ Measure

- Screenings offer all participants a battery of 34 comprehensive diagnostic tests

## ○ Monitor

- Participants receive a personal health score
- Employers receive an aggregate report

## ○ Reward

- HIPAA-compliant means to design benefits and incentives based on member's ability to reach health goals

*...the journey to better health*



# Step One

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## ○ Health Risk Assessment and Medical History Questionnaire to report:

- Current and chronic conditions
- Medications
- Exercise habits
- Alcohol and tobacco use
- Age
- Gender
- Exam History
- Height/Weight for BMI Index
- Sleep apnea assessment
- Mental health status

# Step Two

- Blood Pressure Reading
- Full-fasting blood draw
  - 34 Diagnostic Tests
  - Complete Blood Count
- Cardiovascular Risks
  - High cholesterol
  - High blood pressure
  - Diabetes



## Testing Components

Test(s)	Components	Areas Evaluated
<b>General Health Panel</b>	Albumin Bilirubin Calcium Complete Blood Count –MPC, Platelets, RDW, White Blood Cells, Red Blood Cells, Hemoglobin, MCV and MCHC Chloride Creatinine Glucose Potassium Protein Sodium Urea Nitrogen	Adrenal Gland Disorder Anemia Blood Disorder Cancer Dehydration Diabetes Electrolyte Balance Heart Disease (Current) Heart Disease Risk Infection Liver Disease Kidney Disease
<b>Lipid Profile</b>	Total cholesterol, HDL LDL, and triglycerides	Heart Disease (Current or at-risk) Diabetes Risk
<b>Uric acid</b>		Gout Kidney Stones
<b>Phosphorus</b>		Kidney Disease Thyroid Disorder Bone Disease
<b>GGT</b>		Liver Disease
<b>Iron</b>		Anemia Liver Disease Kidney Disease Heart Disease
<b>LDH</b>		Heart Disease
<b>Blood Pressure</b>		Heart Disease Risk
<b>Risk Assessment</b>	Mental Health, Heart Disease, Sleep Disorders, and General	Depression, Anxiety, Stress 10 Year Risk of Heart Attack or Stroke Sleep Apnea
<b>PSA Test</b>	Prostate Specific Antigen for males 40 and older	Prostate Cancer or Prostatitis
<b>Thyroid Test</b>	Thyroid Stimulating Hormone	Thyroid Disease



# Step Two

- Additional Tested based on
  - Age
  - Gender
  - Health status

## Testing Components

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# Step Two

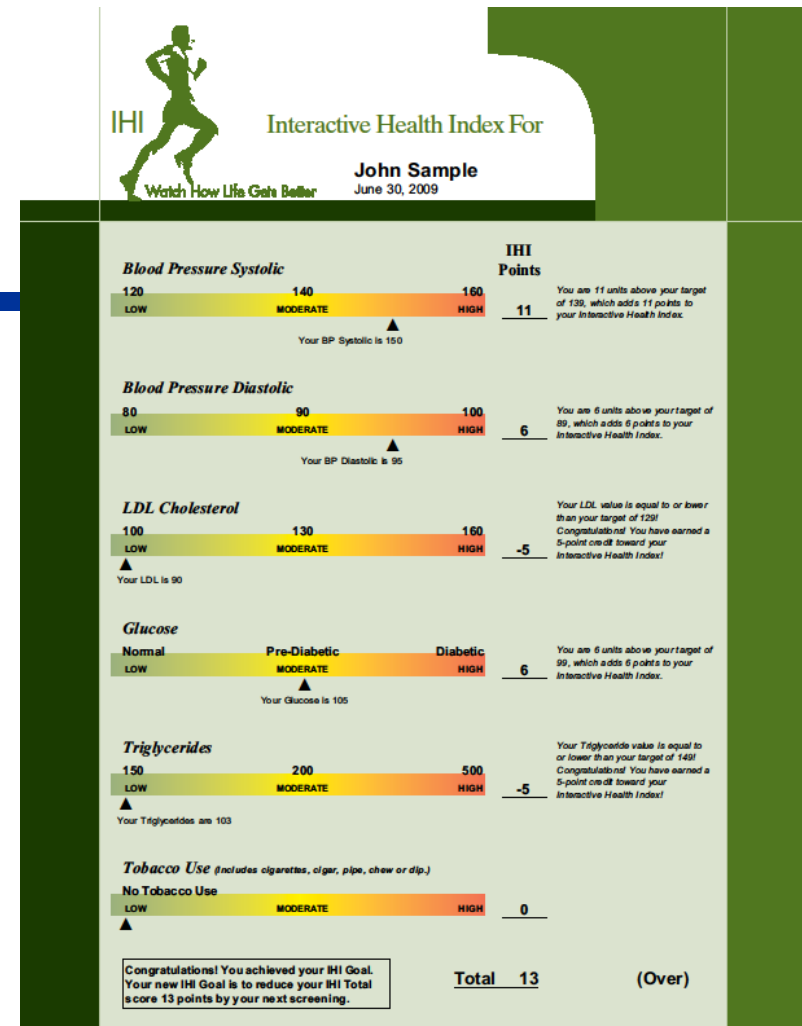
- Complete Evaluation of each participant's current and potential future health state.



- Testing panel components are updated as new protocols emerge. Examples: Vitamin D deficiencies related to cardiovascular disease have been recently added.

# Step Three

- Interactive Health Index (IHI)
  - Participants are given a score and a goal based on five health factors.
- IHI is mailed to home address and includes:
  - Overview letter outlining test results.
  - Copies of Lab test results
  - Risk assessment analysis
  - Health calendar with timelines for preventative health care steps



- Trend report to track key life-style related risk factors

# Step Three

## Interactive Health Index (IHI)

- Participants are given a score and a goal based on five health factors.

A+



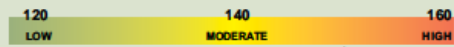
Interactive Health Index For

John Sample

June 30, 2009

Watch How Life Gets Better

### Blood Pressure Systolic



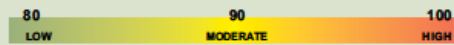
Your BP Systolic is 150

IHI Points

11

You are 11 units above your target of 139, which adds 11 points to your Interactive Health Index.

### Blood Pressure Diastolic

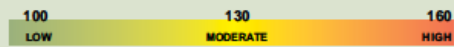


Your BP Diastolic is 95

6

You are 6 units above your target of 89, which adds 6 points to your Interactive Health Index.

### LDL Cholesterol

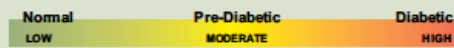


Your LDL is 90

-5

Your LDL value is equal to or lower than your target of 129! Congratulations! You have earned a 5-point credit toward your Interactive Health Index!

### Glucose



Your Glucose is 105

6

You are 6 units above your target of 99, which adds 6 points to your Interactive Health Index.

### Triglycerides

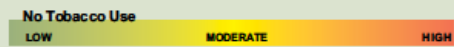


Your Triglycerides are 103

-5

Your Triglyceride value is equal to or lower than your target of 149! Congratulations! You have earned a 5-point credit toward your Interactive Health Index!

### Tobacco Use (includes cigarettes, cigar, pipe, chew or dip.)



A

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Congratulations! You achieved your IHI Goal. Your new IHI Goal is to reduce your IHI Total score 13 points by your next screening.

Total 13

(Over)



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# Step Four

- Aggregate Reports for Employers
- Evaluate controllable health risks on a group level
- Compare workforce needs against population averages.
- Develop specific health improvement programs
- Measure the value of the program



# Program Components

## ○ Interactivehs.com Website Access for Participants



The screenshot shows the Interactive Health Solutions website. At the top left is the 'ihs' logo with the tagline 'A Smarter Way to Better Health'. To the right is a 'Healthiest Companies in America' badge with a silhouette of a runner and the text '(learn more)'. Below the logo is a photograph of a smiling couple sitting together. The main heading reads 'Welcome to Interactive Health Solutions'. Below this is a login form with fields for 'User Name:' and 'Password:', a 'Log On' button, and a link for 'Forgot your user name or your password?'. There is also a link for 'Need a User Name and Password? Register Now.' and a link for 'Instructions for reserving your appointment online'. At the bottom left, there is a copyright notice: 'Copyright 2010 Interactive Health Solutions. All rights reserved. Contact us. To view our Terms and Conditions, click here.' At the bottom right, there are accreditation logos for 'NCOA ACCREDITATION' and 'Secured by thawte HIPAA 2010-09-27'.

# Online Capabilities Include

Last year, over 100 million Americans went online to access health information. With this trend in mind, IHS developed their private health management website allowing their employees and family members can use offering:

- Access to lab results within 24 to 48 hours of testing
- Ability to fax labs to providers
- Ask an Expert: both technical and professional
- Ability to research health topics and current health news



# Online Capabilities Include

- Create a Personal Medical Record that stores health evaluation results, including year to year comparisons
- Private consultation with medical staff on any health topic
- Electronic copies of personal health information
- Life Link access to other websites including the FDA, CDC and Alternative Medicine

65% of Health Evaluation participants become online registered users and use the website an average of 4 times per year.

# HealthFocus Coaching Programs

- Telephone based health coaching system used by thousands of participants since 1998
- 6-8 phone sessions, approximately 20 to 30 minutes each
- One-on-one health coaching from a Master's degreed health care professional
- Telephonic programs including such topics as smoking cessation, weight loss, diabetes prevention/control, managing cholesterol, managing high blood pressure, fitness, nutrition and stress management



# Other Program Benefits

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- Participant elected emails based on age, gender, health history or evaluation results (4 per year)
- Electronic general health newsletters (12 per year)
  - Sent to company for participant distribution
- 6-Month QuickCheck



# Reward Participants

- Consider rewarding employees who stay healthy and at-risk employees who manage their conditions.
- They are the key to increasing Healthy and Wellness Program plan participation...and the key to improved job performance.



# By the Numbers

- Typically, 35% participation is the average for year one.
- With a \$100 to \$350 incentive, participation increases to an average of 50% to 60%.
- With a \$500 to \$1,500 incentive, participation increases to over 80%, on average.

$$\sigma = \sqrt{\frac{\sum (x_i - m)^2}{n-1}}$$

# By the Numbers

- 87% of participants repeat the Health Evaluation the following year.
- 65% of participants register for the IHS website, and will have contact with IHS eight times per year.
- 49% of all health evaluation participants complete a program quality survey.
- 99% of participants indicated in the survey that they thought the program was valuable, of high quality and professionally delivered.



# Implementing a Successful Program

- Secure senior level support
- Communicate and promote
- Create:
  - Cohesive wellness team
  - An operating plan
  - A supportive environment
  - Process for evaluating outcomes
  - A “Culture of Health”



# Realize the Solution

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- Shifting health care cost to employees is not the answer
- Employers absorbing double-digit cost increases is not the answer.
- The solution is to create a culture of health that will improve productivity, quality, and morale...as well as your bottom line.
- The solution is provided by EBS-RMSCO and Interactive Health Solutions, Inc.



Thank You

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**ASK US**  
**If You Have Any Questions**



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