



## Employee Health and Wellness 101

October 29, 2009

**Welcome**

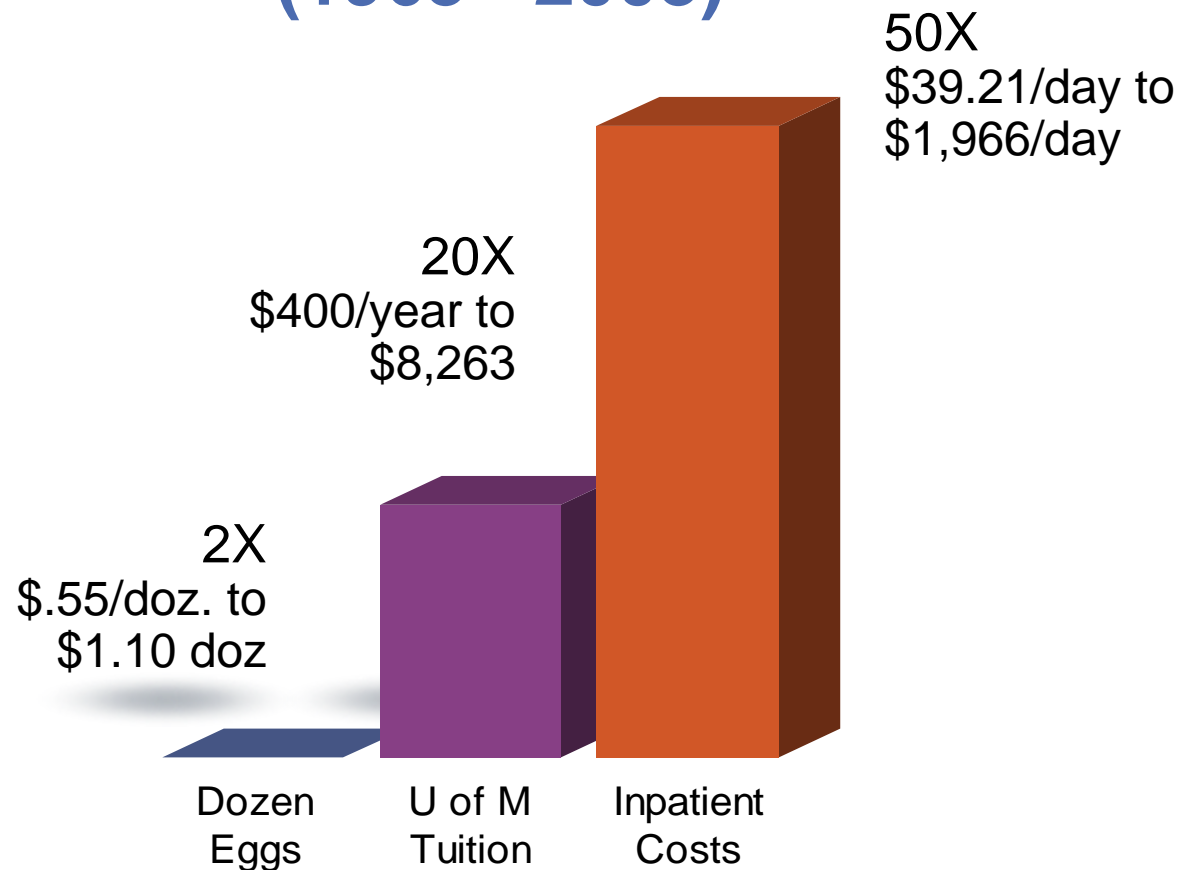
**MEDICA.**

**Jack Sattler**  
**Director of Small Group Sales**

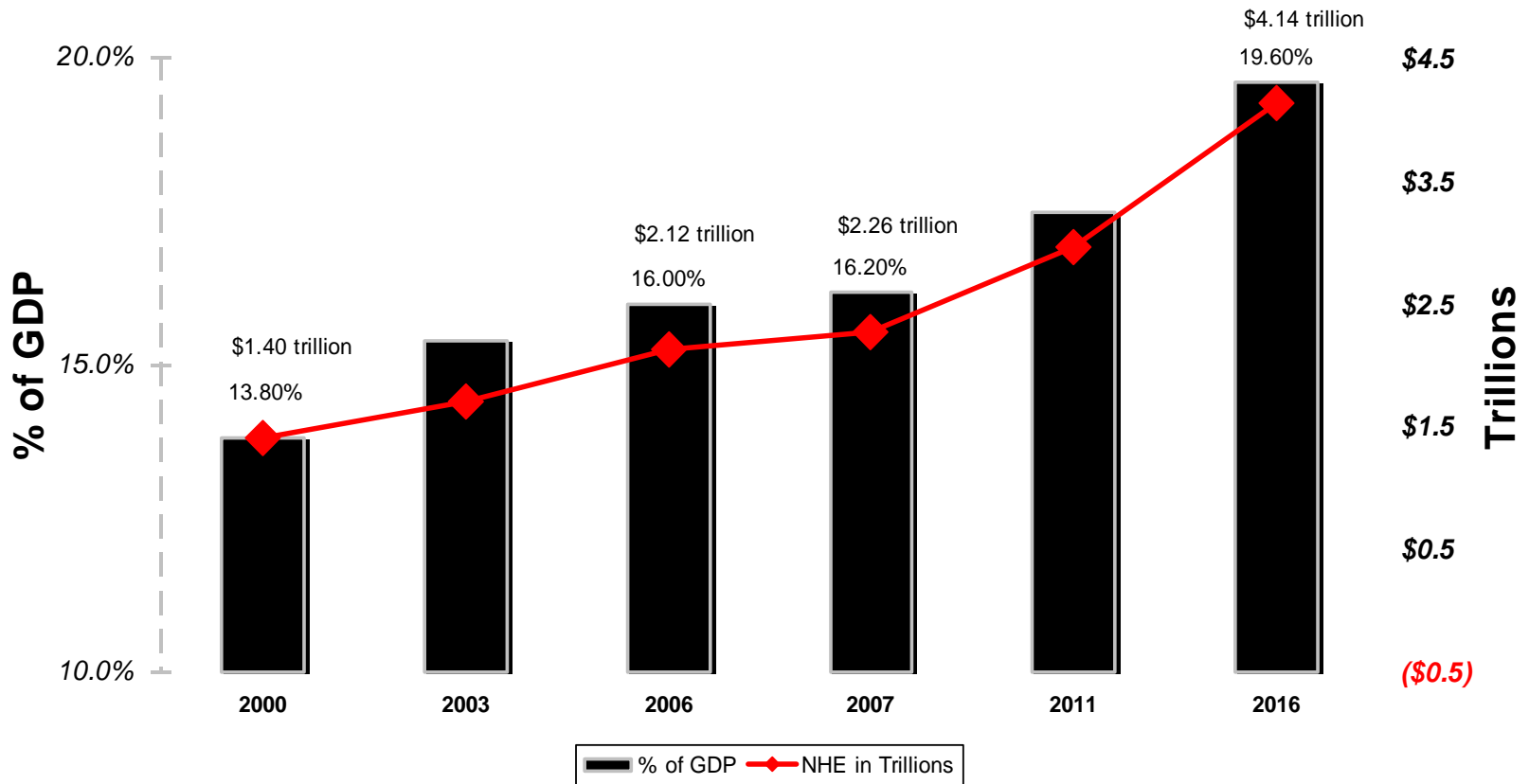
# Agenda

- Welcome
- The state of health care costs today
- Impacting employee health
- Simple ways to get started
- Small group sessions

# Health Care Costs Have Increased Disproportionately to Other Costs (1963 - 2003)



# National Health Expenditures (NHE)



Sources: CMS, [cms.gov/statistics/nhe](http://cms.gov/statistics/nhe); "Health Spending Projections Through 2016", Health Affairs 26, no. 2 (2007)

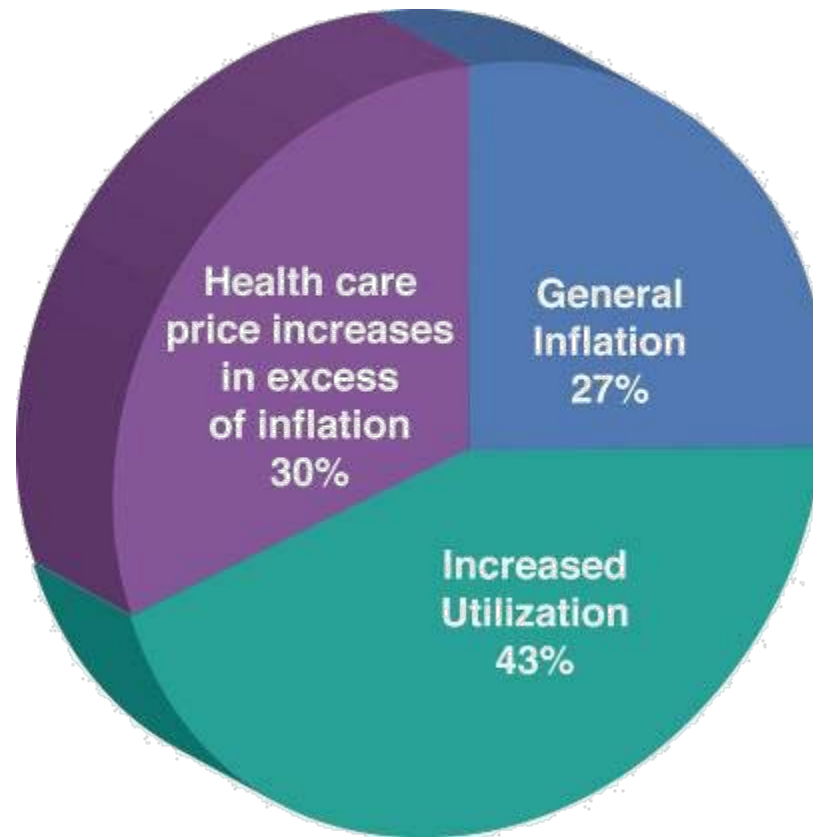
# Spending the health care dollar



**Net income**  
**Administrative expense**

**Health care costs**

# Why Are Health Care Premiums Increasing?

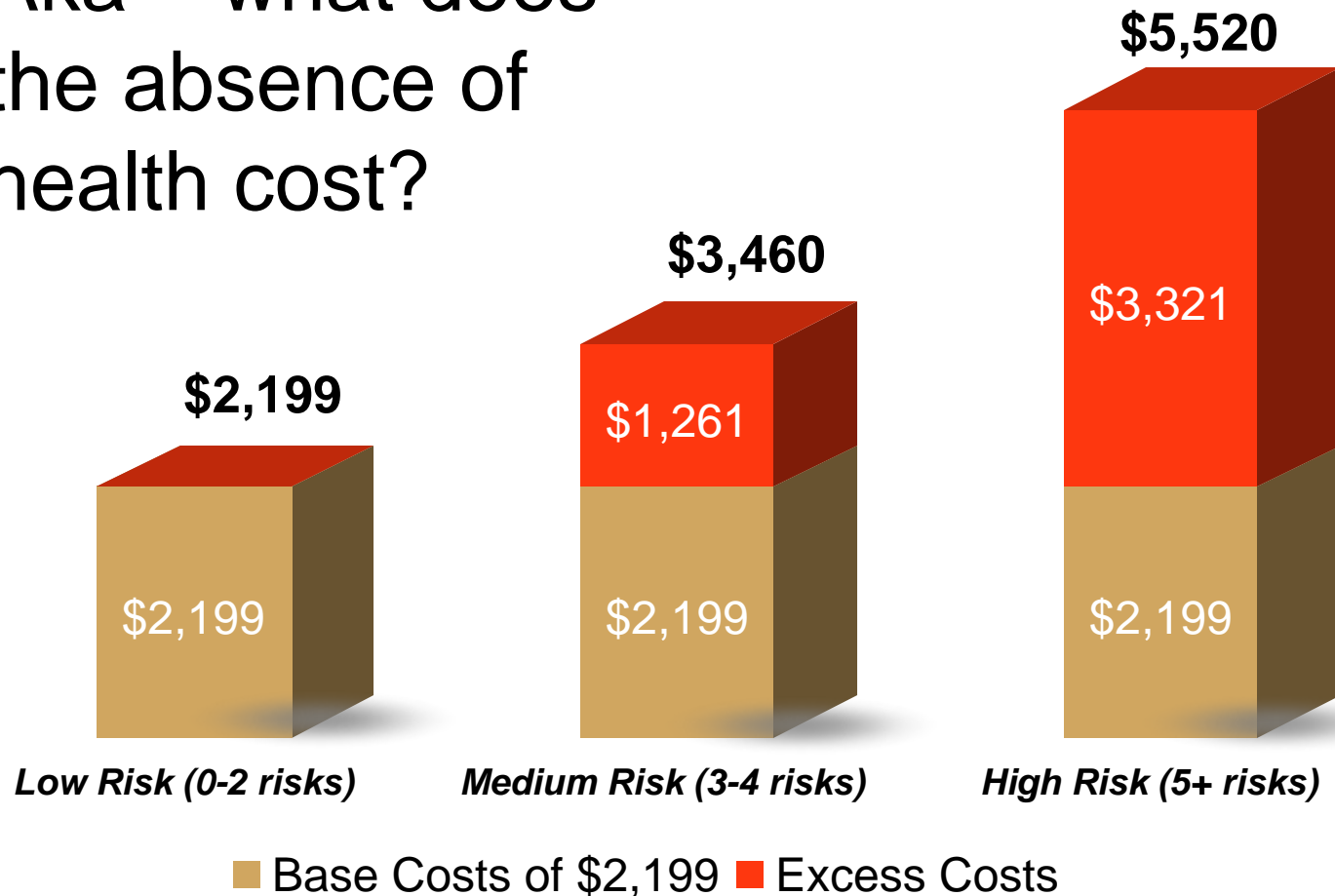


# Why Is Utilization Increasing?

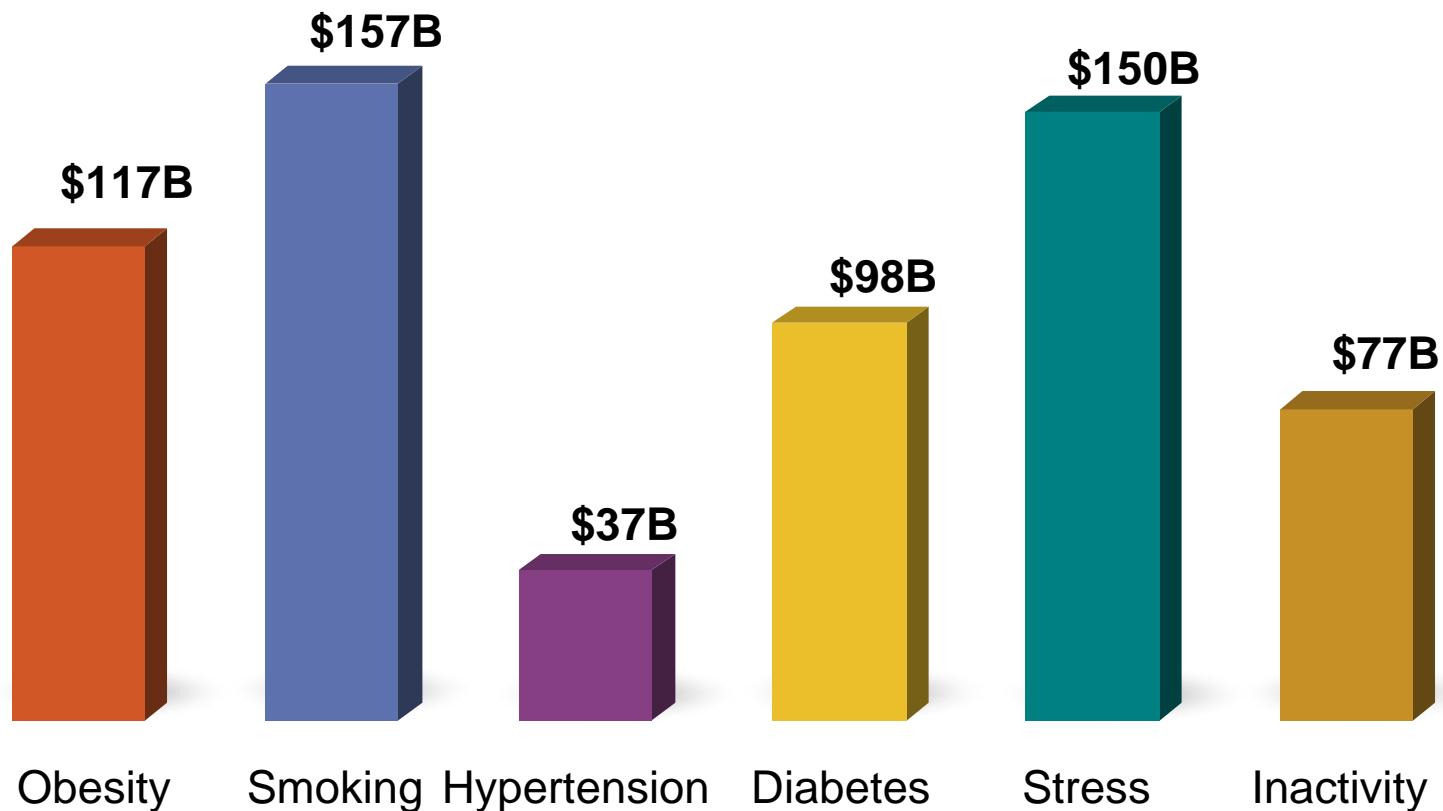


# Excess costs due to excess risks

- Aka – what does the absence of health cost?



# “Un-Wellness” Costs





Is There A Way Out?



**Workforce**  
MANAGEMENT

**March 6, 2009**

...Employers providing health benefits, **keeping employees healthy has become the primary workforce issue** in 2009...“Promoting employee accountability” was ranked the chief health and prevention component of employers’ health care strategies in 2009, followed by “offering competitive benefits” and “managing health risk.”

# High Performing Companies: Creating Cultures of Health

## Employer commitment: How do you describe your company's role today?

Percent responding large/primary role

0% 10% 20% 30% 40% 50% 60% 70% 80%

Motivating employees to manage their health care purchases responsibly



Supporting employees' capability to make sound health care decisions



Focusing on employee health management

(e.g., identifying and managing health risks in the employee population, and managing disease, chronic conditions and high-cost cases)



■ High-performing companies   ■ Low-performing companies

# High Performing Companies: Health Management Focused

## Targeted employee health management programs

Percent currently undertaking

0% 10% 20% 30% 40% 50% 60% 70% 80%

Access to health expert to help manage illness, chronic condition



Health improvement programs



Health risk assessments



Off-the-shelf care/disease management programs designed and provided by the vendor



Customized care/disease management programs



High-performing companies Low-performing companies

# Impacting employee health

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Ken Dickson, RPh  
Manager, Health Management Client Services




# All U.S. Adults could be overweight in 40 years



# Health risks and behaviors

Health risk measure	High risk criteria
Alcohol	More than 14 drinks/week
Blood Pressure	Systolic >139 or Diastolic >89 mmHg
Body Weight	
Cholesterol	
Existing Medical Conditions	
HDL	
Illness Days	
Life Satisfaction	
Perception of Health	Fair or poor
Physical Activity	Less than one time/week
Safety Belt Usage	Using safety belt less than 100% of time
Smoking	Current smoker
Stress	High

**Overall risk levels**

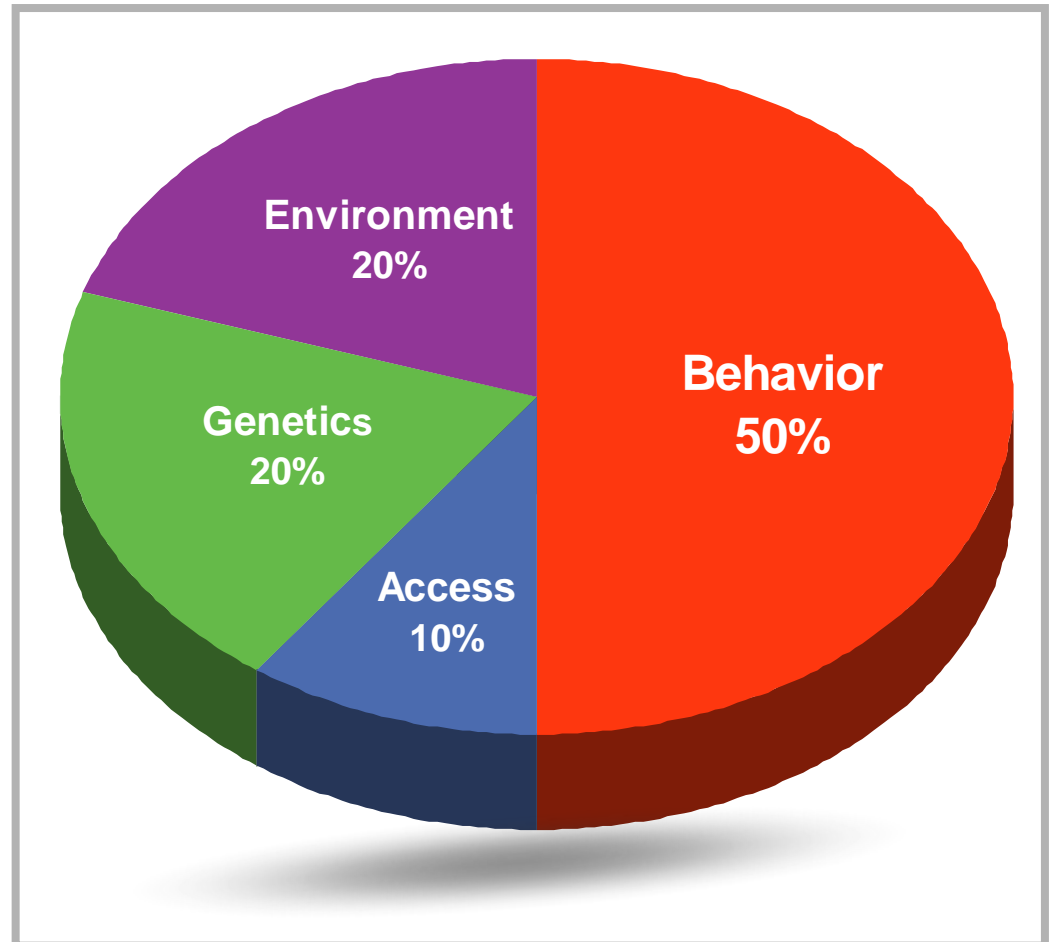
- Low Risk  0 to 2 high risks
- Medium Risk  3 to 4 high risk
- High Risk  5 or more high risks

## Risk factors per 100 employees

43	Overweight by > 20%
29	High blood pressure
28	Stress
21	Not enough exercise
15	Smoke
15	High cholesterol
12	No seat belt
3	Heavy drinkers

## Fact:

An individual's behavior is the most important factor influencing their health care status



**“Should I quit smoking?”**

**“Let’s use the Emergency Room—  
It’s much faster.”**

**“I don’t need a mammogram yet.”**

**“My cholesterol is high,  
but I don’t know what do about it.”**

**“I didn’t know my benefits include  
a health management program.”**

# Engaging the member — your employees

Medica member focus groups (2008)



*“I want easy-to-understand information—when I need it.”*

*“I want to be actively involved in my own health care choices.”*

*“We want to feel in control of our health care.”*

## Fact:

Engaging your employees in healthier living:

- Energizes a healthier, more productive work force
- Reduces medical trend

**Medica helps you make it happen**

# Keeping Employees Healthy and Productive

- Evaluate 100% of your employees
- Analyze your data
- Identify current needs
- Predict future needs
- Offer something for everyone



## Put Medica to work for you-- Key messages for your employees:

- Develop healthy habits
  - Simple ways to help you achieve your health goals and enjoy life
- Prevent health problems
  - Helpful information to guide you toward good decisions
- Get care promptly
  - Expert help in selecting appropriate and high-quality care
- Get good results
  - Proven resources you can rely on to achieve the best possible result

# Health and wellness solutions for your employees



**Ready When You Are**

Support your health with these valuable resources from Medica®. Whether you're looking for information about setting goals for getting fit, improving your health, or making wise health care decisions, Medica has a wealth of programs and services to help you.\*

**DEVELOP HEALTHY HABITS**

**Health and wellness coaching\***  
If you are looking for support in making health behavior changes to manage health conditions, we have personal health and wellness coaches available to provide you with the support and information you need to help you set and achieve your personal health goals. The program also helps you access the programs and services you may need to manage your own health. Call the coaching hotline at 1.866.905.7133.

**Health club reimbursement program\***  
A commitment to fitness pays health dividends when physical activity is regular and sustained over time. It pays even more for Medica members - we'll give you up to a \$30 credit toward your monthly dues, up to \$240 per year when you work out at least eight days per month at any network fitness center. That's just two workouts a week, for money in your pocket. Visit the complete list of Fit Choices™ by Medica network fitness centers at [medica.com/fitness](http://medica.com/fitness).

**Online health and wellness center\* (My Health Manager from Medica®)**  
From a Web site that's all about you - your well-being, your interests, your time. Whether you want to adopt a more balanced diet, control your blood pressure, manage stress or visit some resources into your daily routine, it's easy to get the results you want. My Health Manager from Medica® awards your progress with wellness credits you can redeem for up to \$25 in gift cards. You will need to register for the first time you visit the site. Visit [medica.com/myhealthmanager](http://medica.com/myhealthmanager) for more information.

**Online health information center\***  
At [HealthSource.com](http://HealthSource.com), you can learn more about your health, with the latest news and information about more than 1,000 health topics, plus interactive tools and resources.

**PREVENT HEALTH PROBLEMS**

**Preventive health reminders**  
Depending on your family's health history, Medica may send you a family checklist each year that lists reminders for recommended immunizations, cancer screenings, preventive health exams and general safety recommendations. You also receive appointment reminder notices personalized with your name.

**Risks tips and clinics**  
A visit to a recommended health visit, even as late as January if you have heart disease, asthma, chronic lung disease, diabetes, kidney or liver disease, or a breast immune system, it's especially important. Medica also encourages employees to get an flu vaccine at work - check with your employer to see if an on-site clinic is planned for your workplace.

**Tobacco cessation**  
Quitting tobacco is one of the most beneficial things you can do for your health. Medica will support you with coverage for nicotine replacement therapy, help from our health care providers and even one-on-one tobacco counseling. Research shows that one-on-one counseling more than doubles your chances of quitting for good. Call Customer Service to learn how Medica can help you leave tobacco behind. Visit [medica.com/tobacco](http://medica.com/tobacco) or call the Medica quit line at 1.800.831.0824.

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**Healthy pregnancy program**  
Early prenatal care provides the best chance for healthy babies. Medica provides a voluntary, confidential program that puts you in touch with an experienced nurse who keeps tabs on your pregnancy as it progresses, and provides information and advice as needed. We can help you find prenatal classes, too. If you're interested, please call 1.866.905.7133, or register online at [medica.com/managementmyhealth](http://medica.com/managementmyhealth). We can enroll you into this program when you're up to 32 weeks pregnant.

**Find a doctor**  
Helps you quickly locate a primary care physician, specialist, clinic, hospital or other care provider in your health plan's network, based on the type of coverage you have with Medica. Find it on [medica.com](http://medica.com).

**24-hour nurse line\* (Medica® CallLine®)**  
Call our toll-free number to speak to an experienced nurse for information and advice about general health issues, self-care for minor injuries and illnesses, or choosing appropriate care for your situation. There's also a virtual specialist who can help you find a network provider. You'll even find an acute library with essential messages on more than 1,000 health topics. The Medica® CallLine® nurse line is open all day, every day. Contact a nurse at 1.800.562.9997.

**Employee assistance program\* (EAP)**  
When something's going wrong in one part of your life, it's hard to stay on track with the rest. Medica offers a toll-free hotline - open 24 hours a day, 365 days a year - with professional counselors who can help you resolve personal and work concerns, family problems and financial difficulties. Our counselors can help you identify, understand, cope with and solve problems so you can get back on track. Call 1.800.426.7841.

**Online cost and quality information**  
At [managemyhealth.com](http://managemyhealth.com), you are able to see at a glance cost and quality ratings for more than 130 participating and non-participating providers. This online resource can help you make health care decisions about which provider to use by simplifying the health care shopping experience.

**Mental health and substance abuse programs**  
If you have behavioral health needs, our highly experienced team is available to help deliver personalized care management to you. For confidential assistance, you can call 1.800.848.8327.

**or see the Medica Behavioral Health Web site, [www.confidentialhelp.com](http://www.confidentialhelp.com), where you'll find a wide variety of educational and support programs to help you. Your employer will not be told if you or someone in your family uses free benefits.**

**Treatment decision support\***  
If you or a family member has a specific medical condition for which there are several treatment options, our skilled nurse care managers will reach out to you to help you understand your treatment alternatives and provide additional information and support through the decision-making process. If you choose to have surgery, our care managers also provide assistance surrounding to help you prepare for your treatment and follow-up care.

**GET THE RIGHT CARE AT THE RIGHT TIME**

**GET GOOD RESULTS WHEN YOU GET CARE**

**Pharmacy**  
Getting to the pharmacy can be one more thing to do during your already busy day. Medica's pharmacy program gives you safe, effective and affordable medications while helping to manage the rising cost of prescription drugs. You can visit any Medica network pharmacy to fill your prescriptions, or use our mail order or ChoiceRx® system to save time and money on medications you take regularly.

**Medication check \***  
If you use multiple medications, you should seek an annual medication review with your regular doctor. This personally helpful, duplicate or unnecessary medication scan.

**Online member service center**  
Manage your benefits - any time, from any computer - on our secure, members-only Web site, [myMedica.com](http://myMedica.com). Once you register using your ID card, you can refer to your policy, search for a provider in your network, check your deductibles and co-pay, view your claims and check payment status. You can even "chat" - live - with a nurse for convenient answers to your health questions.

**Care management**  
If you have complex health needs, including hospitalization, discharge planning and post-discharge treatment care, we have highly skilled medical professionals available to guide you. They are also available to assist you if you require a transfer to another hospital, resulting in fewer complications and safer, healthier conditions. For more information, call Medica Customer Service at the number on the back of your ID card.

**No Web access? For information on any of these programs, you may always call Medica Customer Service at the number on the back of your Medica ID card.**

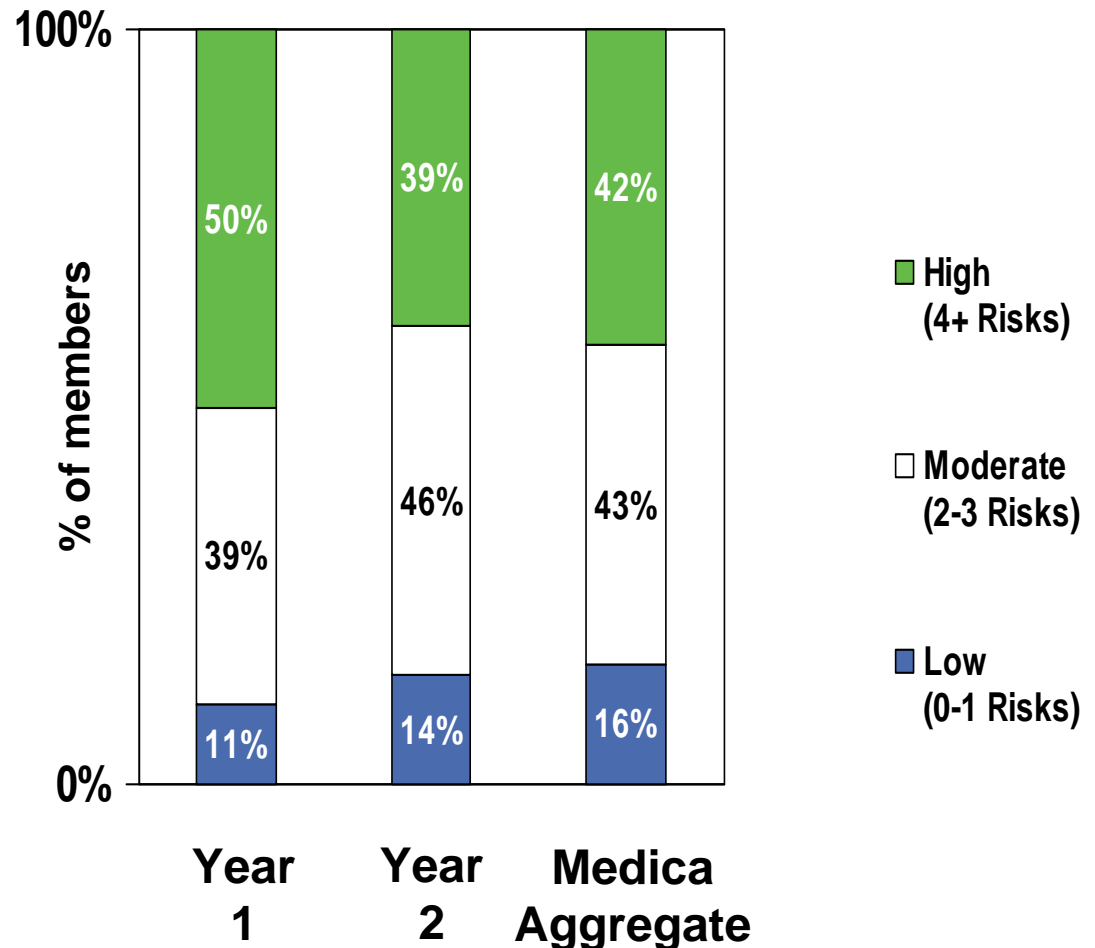
\*Some programs may require enrollment or activation.  
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[www.medica.com/managementmyhealth](http://www.medica.com/managementmyhealth)

# Continuous Assessment and Review

- Year-over-year health assessment results
- Identify opportunities
- Make recommendations
- Modify game plan accordingly



# Simple ways to get started

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Mary Alice Noel  
Health Management Consultant

# Take Action... Get Rewarded

To help your employees move in a healthy direction!  
Take one step at a time...

1. Get to know My Health Manager from Medica
2. Take a health assessment
3. Promote one additional activity such as healthy living programs or a Medica health challenge

Ready-made promotional materials

Summary reports

# Innovative online health management tool for members

## My Health Manager from Medica<sup>SM</sup>



Welcome to My Health Manager from Medica<sup>SM</sup>

My Health Manager is a Web site that's all about you – your well-being, your interests and your time. It is packed full of information, interactive tools and trackers to support you in making healthy choices.

As an eligible Medica member, it's easy to earn up to \$125 in gift card rewards per year by working towards a healthier lifestyle. You can immediately earn a \$25 gift card just for completing a Health Assessment.

- [Learn more about gift card rewards](#)
- [Frequently asked questions](#)
- [Not a current Medica member](#)

**Login**

Username:

Password:

[Forgot your username or password?](#)

**First Time Here**

As a first time user to My Health Manager from Medica register now. Enter your Medica ID number below and select Medica as your Health Plan.

Medica ID:  [what's this?](#)

Health Plan:

Access to the site depends on your specific health plan coverage and effective date. If you have a problem logging on or to check your eligibility, please call the Medica Customer Service number on the back of your Medica ID card or send an email to [askMedica@medica.com](mailto:askMedica@medica.com).

[www.medica.com/myhealthmanager](http://www.medica.com/myhealthmanager)



Hi LORI!! 10/1/2008

**[-] TAKE ACTION**

- Health Assessment
- Healthy Living Programs
- Health Challenges
- Online Seminars
- Online Survey

- [+] GET REWARDED**
- [+] PERSONALIZED TOOLS**
- [+] FITNESS & NUTRITION**
- [+] HEALTH & MEDICAL**

SEARCH THIS SITE

EARN A \$25 GIFT CARD BY COMPLETING A  
**HEALTH ASSESSMENT**

EVERY HEALTHY CHOICE HAS ITS REWARDS.

**EARN \$125 IN GIFT CARDS**

**0** TOTAL CREDITS Earned to Date  
[Redeem Now >](#)

**My Bulletin Board**

- Welcome to the My Health Manager from Medica<sup>SM</sup> website



OTHER HEALTH HEADLINES

- Health Insurance Premiums Rise 5%
- Drug Fights Diabetic Eye Disease
- Most Medicare Drug Premiums Same or Lower in 2009
- Statins Can Hinder Muscle Repair



## Key features

- Encourages completion of the Health Assessment through targeted messaging
- Provides messaging to members after completion of the Health Assessment to “Take Action”
- Educates members on topics that they want to learn more about
- Personalized tool that is easy to navigate
- Motivates with incentives

## Wellness Credits Program - \$125 per year

Activity	Wellness Credits	Annual Maximum
Health assessment (one per year)	30	\$30
Healthy living program (one per year)	30	\$30
Interactive conversations (up to two per year)	15	\$30
Health challenges (up to two per year)	15	\$30
Survey (one per year)	5	\$5
<b>ANNUAL TOTAL</b>		<b>\$125</b>

- Wellness credits can be redeemed immediately and gift card rewards will be shipped within one business day of when the order is placed.
- Members will be able to choose their gift card reward from over 350 merchants including major retailers.

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## Engage your employees in healthier lifestyles

Medica supports the health of your population with programs and services, many of which are tailored to the member's individual situation and needs. Are your employees healthy and want to stay that way, living with an ongoing health condition and need guidance, or facing a serious medical condition and need significant levels of information and support? No matter what their health situation, Medica has expert resources to support your employees with their health needs.



[Register now for the Chill Out Challenge.](#)

## How does my company participate?

Create awareness with your population of the resources Medica has to offer. Take advantage of our library of ready-made promotional materials you can share with your employees. Simply download the materials to email your employees, or print out and post at your worksites.

### Online health and wellness management



Encourage a healthier, more productive work force with My Health Manager from Medica<sup>SM</sup>.\*

**Employer:** [2009 Overview](#) | [2010 Overview](#) | [Demo](#)  
**Member:** [Flyer](#) | [Payroll Stuffer](#) | [Wellness News](#) | [Retailer List](#) | [How-to](#)

[View 2010 Member Materials.](#)

### Preventive health reminders



Access to resources designed to help them stay well, including health reminders for routine health checkups.

**Employer:** [Program Overview](#)  
**Member:** [Flyer](#) | [Payroll Stuffer](#) | [Wellness News](#)

[Healthy living programs](#)

### Health assessment



Encourage employees to complete an online health assessment to receive a wellness score and more.\*

**Employer:** [Program Overview](#)  
**Member:** [Flyer](#) | [Payroll Stuffer](#) | [Wellness News](#)

### Health and wellness coaching



Dedicated coaches provide members with individualized support, tools and motivation.\*

**Employer:** [Program Overview](#)  
**Member:** [Flyer](#) | [Payroll Stuffer](#) | [Wellness News](#)

[Health challenges](#)

[www.medica.com](http://www.medica.com)>[Employers](#)>[Health and Wellness](#)>[Engage your Employees](#)

# Small group sessions

1. Facilitators at each table will lead the discussion
2. Goal is to leave here with **three** easy things you will do to get started
3. Brief report to the full group from each table

# Questions?

## Door prize drawing



**Thank you for attending today.**

**Thank you for choosing Medica.**