

Beyond Wellness.

A Holistic Approach to Health Management

Health plan sponsors can combat rising health care costs and improve employee health by creating interventions that target the specific health needs of every individual within the employee population.

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To combat rising health care costs, many health plan sponsors turn to changes in the design of their health insurance plan, increasing deductibles or copayments.

They annually present employees with varying options of health benefits to select for the coming year. They hold meetings, distribute materials and send a series of e-mails, etc., to outline available options.

Employees then select what will work best for their health situation. But this covers employees only when they utilize the health care system for treatment and incur costs for both themselves and their employer. What programming can be delivered to help employees make educated health care decisions and get and stay healthy?

To truly make an impact and turn the tide of unsustainable cost, it is important to educate and engage all consumers of health benefits: workers and their families.

When approaching the health of the worker population, employers may of-

fer wellness programs that focus on nutrition, physical activity and sometimes biometrics or health risk assessments for healthy employees. Some also offer programs to target employees who have been diagnosed with a disease state. Both types of programs are very important, but what about those individuals who are not completely healthy but are not yet in a disease state?

To keep entire workforces healthy and manage health care costs, it is important to address the health needs of every individual within a population, no matter where they fall within the range of health states.

Engaging Everyone in Health Programming

Within any population, individuals typically fall into one of five states of health. Within each state of health, specific types of programming and interventions are needed to impact and engage the individual. Below is a typical representation of the health states in any given employee population, but no

one employer has the same look, and movement of members within each state of health is fluid and changes from year to year. It is important to understand that health plan sponsors need to meet members where they fall along this health spectrum, because each state of health has a different and specific set of needs.

The range of health states in a given employee population includes:

- **Healthy:** Individuals in this state are experiencing no health risk factors and in a state of well-being. This group embodies about 35% of a population.
- **Low risk:** Individuals in this state are experiencing one or two risk factors that are not likely to get a lot worse, such as being slightly overweight or having elevated blood pressure. This group represents about 25% of a population.
- **At risk:** Individuals in this state have metabolic syndrome with three or more risk factors but have not yet been diagnosed with a chronic disease. This group can also be categorized as “ticking time bombs” because at some future point in time they will experience a significant health issue if left unaddressed. This group typically represents 20% of a population.
- **Chronic disease:** Individuals in this state are suffering from a chronic disease such as diabetes, a cardiac issue or sleep apnea. These individuals represent about 15% of a population yet drive 60-65% of most claims costs.
- **Catastrophic:** Individuals in this state are experiencing an acute

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A Closer Look: 2018 Workplace Wellness Trends

International Foundation. 2018.

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health event such as cancer or organ transplant that is not directly related to a chronic disease state.

These individuals represent around 5% of a population.

This approach of targeted education and outreach for all individuals can deliver measurable results to both health care costs and health outcomes.

A Healthy Foundation

It is important to start with a strong foundation when building a comprehensive health management solution. Employers should start with a wellness and well-being program focused on creating a healthy culture and well-rounded employees. Ideally a wellness program will address physical, financial, personal and professional needs and be designed to fit the culture of the organization. With a solid foundation in place, additional solutions can be introduced to further impact individuals beyond those in a healthy state.

Engagement and Its Impact

The concept of engagement in benefits can be defined in so many ways. This article focuses on and defines *engagement* as interventions targeted to individuals based upon their motivations and health status that provide for meaningful interactions and higher participation in the program. Below, each state of health is outlined, and targeted interventions are described.

Healthy

Programming for members who are healthy is important so they can maintain their current state of health and well-being as well as avoid potential future chronic disease. In addition, programs for healthy members arm them

with health care knowledge so that if an acute medical issue arises, they can make educated decisions.

Intervention examples may include:

- Wellness and well-being programming
- Team and individual exercise and/or nutrition challenges
- Financial well-being classes
- Online or on-site education focused on stress management
- Integration of fitness tracking devices.

Low Risk

Programming for members who are low-risk is imperative to maintain and mitigate risk factors through well-being education.

Intervention examples may include:

- Participation in lifestyle coaching
- Team and individual exercise and/or nutrition challenges
- Coaching as needed to encourage positive behavior choice to help members avoid becoming high-risk
- Integration of fitness tracking devices to monitor for changes in health behaviors to avoid potential higher risk scenarios.

At Risk

Members who are identified as at risk have only 1.6 to 1.8 times more in claims yet are on the edge of developing a chronic disease state in which claims will skyrocket. Coaching for these members includes interdisciplinary coaching to address metabolic syndrome on areas such as nutrition, exercise, stress management and predisease state focus. Coaching includes integration of technology and telephonic coaching to create a holistic intervention experience.

Focusing on each of the risk factors and transitioning those factors into a normal range will allow members to improve their current risk markers or lower the total number of risks they have.

Intervention examples may include:

- Health coaching with a focus on the member's specific risk factors
- Diabetes prevention program classes
- Integration of devices and technology to maximize evidence-based coaching.

Chronic Disease

Members in the chronic disease state represent around 15% of any given population yet account for 60-65% of claims. Medical professionals provide these members with a coaching experience that will educate them on clinical adherence specific to their disease state. Members and coaches also will develop a health action plan with goals to drive health improvement and lower claims toward treatment of the disease.

Intervention examples may include:

- Working with a coach focusing on evidence-based medicine specific to the disease state
- Health coaches collaborate with members and their treatment team/physicians.

Catastrophic

Navigating the medical system can be complicated and overwhelming for the approximately 5% of members who experience an acute need. Case managers, who are nurses, provide the needed guidance and professional assistance in managing the catastrophic process while integrating with members' treatment team.

takeaways

- Within any population, individuals typically fall into one of five states of health: healthy, low risk, at risk, chronic disease or catastrophic.
- Employers that want to improve employee health should start with a wellness and well-being program that focuses on creating a healthy culture and well-rounded employees.
- Educated consumers may make better health care decisions.
- To get employees engaged with their health benefits and wellness, employers should offer interventions targeted at different health states.
- Examples of interventions for employees in the low-risk health state include lifestyle coaching and team and individual exercise and/or nutrition challenges.
- Employees in the chronic disease state might participate in condition management programming and work with a health coach.

Intervention examples may include working with a nurse when encountering a catastrophic life event such as cancer or a transplant.

All States of Health

With nearly one in five U.S. adults experiencing a mental, behavioral or emotional disorder in the past year, it is important to evaluate and assess all members, regardless of their state of health, since these disorders cost employers and health plans directly (health care claims costs) and indirectly (workdays missed/lowered productivity). As coaches work with members, assessing any behavioral health issues and addressing them is essential especially for those at risk or with a chronic condition. Data shows that members' physical health cannot be fully impacted without addressing their mental state.

Strategies to Drive Engagement

Programming alone will not move the needle for a member population. Three components are key to effectively drive engagement.

1. **Communication.** It is important to conduct an audit of the communication methods an organization uses with its population. Successful branding and distribution methods can be adopted when introducing new pro-

grams and will have a better chance for participation and engagement.

2. **Analytics.** An in-depth analysis of the member population should be conducted to identify members who would most benefit from outreach and for which programming would have the highest impact for health improvement and cost savings. For example, data would show members who are diabetic yet not adhering to medical guidelines. This group should receive outreach immediately to educate them about their condition and what they can do to take control of their condition.
3. **Proactive outreach.** Members may be skeptical of health programs offered by their employer or health plan, thinking all their health information will become available to their employer. By having the health management company perform outreach with an engagement specialist, members can be assured their specific health information will not be shared and they can build a trusting relationship with their health partner.

Individuals who are active participants in programming targeted to their state of health can work to either stay healthy or to move to a healthier state within the range, ensuring they can live a productive, healthy life. Employers that offer a full suite of programming can expect to see positive outcomes in their employees through improved workplace culture, productivity and overall employee health.

Success Story

A small college in the Midwest began a comprehensive wellness program for its faculty and staff in 2015. The wellness program consisted of individual and team challenges, health coaching and annual health screenings to gauge current health status. In addition, the college changed food options in vending machines and the cafeteria to help individuals make better choices. Participation was always high due to health insurance premium incentives, yet claims costs continued to rise. Administration began looking not only for other ways to help members but also for a solution to curb health care costs.

The Path to Change

The benefits team met with its health partners to dig into the biometric data they gathered annually. The data re-

vealed members of the population with chronic conditions who were not in compliance with evidence-based medicine. These individuals were encouraged to engage in a condition management program in which they worked one-on-one with a nurse health coach. The coach worked with the treatment team to ensure success, and outcomes showed health improvement and a decline in health care claims costs. Members who were engaged in the program began to take control of their condition and were getting healthier; in addition, avoidable hospital visits began to decrease, and medication adherence increased.

Despite the success of the condition management program, the group's health partners still saw opportunity with members who weren't completely healthy but were not yet suffering from a chronic condition. These were the individuals at risk for chronic conditions, having three or more metabolic health risks, or those at risk for developing diabetes. Risk factors evaluated for metabolic syndrome include waist circumference, body mass index (BMI), blood pressure, blood glucose, high-density lipoprotein (HDL or "good cholesterol) and triglycerides. Members identified for at-risk programs also worked with a coach one-on-one and received edu-

cation and support that was specific to their health risks. Once again, positive outcomes were realized.

Results

In just 18 months, the group realized significant health improvement and cost savings, with claims costs declining from \$85,736 to \$41,118, for a total per member per year claims cost reduction of \$756. The program saw significant improvements for all biometric markers, and there was a 34% decrease in the number of members identified as having metabolic syndrome.

These results are expected to continue to improve as more members engage in the condition management and at-risk programs. Current participation stands at 12%, so there is room for growth and improved outcomes.

Summary

Positively impacting the health of all members requires plan sponsors to move beyond wellness. By meeting members where they are along the range of health conditions, targeted programming specific to each individual's risks/conditions can be achieved. This holistic approach of impacting all members is not a one-size-fits-all solution. Each population will have unique needs, and it is important to partner with vendors that also believe in this philosophy. It is important to start with a solid wellness program and evaluate data regularly. This will help reveal health trends and opportunities to implement new programs to target specific at-risk populations or those with chronic conditions. **◆**

bio



Troy J. Cook is vice president of sales and business development for Telligen, a national population health management and well-being company based in West Des Moines, Iowa. He has more than 25 years of health care and benefits experience from a variety of perspectives and has consulted with and presented to companies as small as two employees and including several Fortune 100 firms across the United States. He is certified as a Managed Healthcare Professional by America's Health Insurance Plans and holds the Life Underwriter Training Council Fellow designation.