

A hand holding a red heart against a blue background. The hand is positioned on the left side of the frame, holding a bright red, fuzzy heart. The background is a solid blue color, and the overall image has a soft, warm glow.

# Lehigh Valley Business Coalition on Healthcare

## Advocacy and Managing Overall Wellbeing

March 23, 2018

# The Challenge

# Healthcare benefits are **confusing** and **fragmented**

## **Administratively expensive:**

**7+** On average, employees must interact with more than **7 health-related vendors**.

## **Lack of engagement:**

**57%** of large employers say that the lack of engagement is their largest obstacle to managing employee health and healthcare costs.

## **Rising healthcare costs:**

**75%** of healthcare costs and 70% of all U.S. deaths can be attributed to chronic illness.



# And, So Is The Care Delivery System...



Increasingly **complex** plan designs, health delivery systems and carrier choices

# Common Employer Concerns

- Too many **phone numbers**
- Too many healthcare **pathways**
- Confusion
- Old methods not working – ie- using the payer of claims
- Not enough **engagement** in healthcare
- Ignoring or ignorance of health **needs**
- Gaps in **care**
- Higher **costs** as a result

# Key Trends in the Industry

## Engagement and Clinical Impact

# Trends in 2018



- Respondents expect an average **5% increase in healthcare costs**
- **Top cost drivers** include specialty pharmacy costs, high-cost claimants and specific disease/conditions
- Adoption of consumer driven health plans continues to trend upward:
  - ✓ By 2020, **90% of employers will offer CDHPs**
  - ✓ Many offering it as the **only option**
  - ✓ **Employees will need resources** and support to help them make informed decisions

Source: National Business Group on Health® *Large Employers' 2018 Health Care Strategy and Plan Design Survey*, August 2017



# The use of Healthcare Concierge Tools has grown:

Employers view high-touch concierge/navigator/shared-decision making services as a value-based benefit design strategy and a means to reduce further cost-sharing with employees

The use of these tools & programs jumped from 2017 to 2018



**47% increase** in number of companies offering medical decision support and second opinion services



**28% increase** in high-touch concierge services



**25% of respondents** ranked high-touch health concierge or navigator services as one of their top three most effective cost-control strategies



# About Health Advocate

- Nation's leading independent health advocacy and assistance company
- Distinguished roster of **12,000+** clients of all sizes, nationwide
- **20%** of Fortune 500 Companies
- Serving over 12 million employees/associates and more than 50 million members
- Broad product spectrum of Health & Wellness Solutions
- Outstanding, experienced management team
- **16** years of experience building an integrated service
- Expert staff of healthcare, benefits and health insurance professionals
- Powerful and proprietary infrastructure
- Strong, well-respected brand recognized as independent and objective

# Full Spectrum of Integrated Solutions



## Engage Employees in their Health and Well-being

- Health Advocacy & Concierge Services
- Wellness Program
- EAP+Work/Life
- Chronic Care Solutions
- Onsite Biometric Screenings
- Health Cost Estimator+
- Personalized Health Communications
- Tobacco Cessation
- NurseLine
- MedChoice Support™ ( decision support)
- Second Opinion Program
- Cleveland Clinic MyConsult® Online Second Opinion Program



## Reduce Medical Costs – Save Money

- Data Analytics
- HealthInsights Dashboards
- Medical Bill Saver™ ( negotiation of fees)
- Telemedicine



## Improve Quality of Care

- Integrated Data Repository
- Disease Stratification and Predictive Modeling



## Support Streamlined Administration

- Benefits Gateway™ ( HUB)
- Enrollment Advocate
- FMLA Support
- Independent Appeals Administration
- External Appeals Administration



## High-Touch

- One number to call
- Talented and experienced clinical staff
- 100% unbiased and confidential
- Responsive and compassionate approach
- Go above and beyond to help associates realize their optimal health and well-being

We combine people and technology to **simplify** and **personalize** the experience



## High-Tech

- Leverage the latest technology to close gaps in care and ask the hidden questions
- Multiple engagement pathways – phone, email, app, text, chat
- Deliver tailored content based on each individual's personal preferences and needs



# GENERAL ADVOCACY

- Easier and personalized member experience
- Help the whole person
- Member- not product-centric
- Less fragmentation and waste
- Maximize benefits and improve health outcomes...
- Reduce costs



Employee  
or family  
member has  
an issue



Member only makes

# ONE call:

- No transfers
- No holding time
- No fragmented information



**It's their first and  
only stop!**





# Associate or family member has an issue- call Health Advocate



“I was just diagnosed with Type 2 diabetes”

“My mother needs a wheelchair”

“The next appointment isn’t available for three months!”

“This claim was denied and I think there’s a mistake”

“I need a second opinion”



Bill Negotiation, Claims, Appeals

Advocacy, Coordination, Decisions

Second Opinion



Centers of Excellence

Pricing Transparency

Vision/ Dental

Nurse Care Manager

# Support for Managers, Call Center & External Partners



Associate approaches manager with an issue

Manager refers employee to navigator

Helps you maintain your open door policy without taking up your valuable time

HIPAA Compliant





# Pinnacle Foods, Inc.

Liz Reilly

Director, Benefits – Human Resources



# Pinnacle Foods, Inc.

Liz Reilley

Director, Benefits – Human Resources

## Liz's comments regarding Health Advocate...

Pinnacle has been working with Health Advocate for a number of years. Over time, our employees have come to trust Health Advocate and we have been able to leverage our partnership to include a number of services.

We position Health Advocate as a “one stop shop” for medical and personal care.

Employees know that Health Advocate is the place to go when they need assistance in navigating the health care system, managing ongoing health issues, living better or dealing with difficult situations.



## Liz's comments regarding Health Advocate continued.....

Health Advocate is a true partner. They have helped us create and distribute personalized communication campaigns, such as promoting zip code specific urgent care centers and telemedicine options over emergency room when appropriate.

In addition to these targeted projects they continue to provide excellent day to day service on claims advocacy, management of all our wellness incentive programs, expert second opinion review through Cleveland Clinic, gym discounts through GlobalFit and answering any benefit related questions.

We are excited about the future and leveraging the technology that Health Advocate offers to continue to reach our members at the point in time that they are looking to receive care.



**Pinnacle Foods, Inc.**  
Liz Reilley  
Director, Benefits – Human Resources



Hit play and hear Liz's comments in her own voice

# Health Advocate staff has wide range capabilities...

- **Registered Nurses** with experience in clinical care, case management, nursing education, supervision and administration
- **Benefits Experts** with experience in benefits administration, claims management and provider group administration
- **Trained clinical professionals** – social workers, behavior change counselors, nutritionists, dieticians, dental care and pharmacy
- **Medical Directors –doctors on staff**
- **Single, ongoing contact person** – direct dial phone number, email address
- Need to have compassion, medical expertise, commitment to service excellence, communication skills and strong problem resolution approach



# Health Advocate helps the whole family

- Associates
- Spouses/Partners
- Dependent Children
- Parents and Parents-in-law



# Making Healthcare Easier for your Associates

- **Find the right doctors**, hospitals and other healthcare providers; expedite appointments
- **Explain complex medical conditions**; research and locate the latest treatments
- **Resolve medial claims**
- **Coordinate care and schedule follow-up visits**; facilitate second opinions; transfer medical records, imaging studies, pathology specimens
- **Provide one-on-one coaching** to help close gaps in care
- **Arrange specialized treatments and tests**; answer questions about results, treatment options and prescribed medications
- **Clarify benefits** including copays and deductibles; help facilitate access to appropriate care





# Provide Special Help for Mom, Dad, Retirees

## Assist with Medicare

- Assist retirees transitioning to private coverage or Medicare
- Explain the differences between Medicare, a Medicare HMO and supplemental coverage
- Research private coverage and public exchanges
- Discuss plan choice considerations relating to pre-existing conditions
- Explain how to enroll in Medicare
- Clarify Medicare Part D prescription drug plans
- Locate eldercare services and community resources that fall outside of traditional healthcare coverage
- Facilitate care management interventions for chronic conditions



# Data Changes Everything

- Review benefits
- Identify gaps
- Opportunity to change behavior
- Opportunity to control costs

When you add data,  
**there is a 360° view**  
**of the associate,**  
and opportunity to do  
much more

**Analyze** medical claims, lab  
and screening results, and  
HRA responses to **identify**  
associates at risk

Allows to deliver highly  
**personalized** support **tailored** to  
each person's unique needs

**Opportunity to coach**  
at the point of contact, deliver  
healthy **reminders**, and to  
**close gaps in care**



# Data drives even more engagement

## Make healthcare easier

- 24/7 healthcare help from a dedicated Health Advocate
- Variety of ways to communicate
- One stop home base

## Plus...

- gaps-in-care coaching for almost any medical condition
- Guidance to all resources
- Detailed reporting to help track the health of your organization
- Measure if it is working

# How we do it - Advocate Dashboard



Identify gaps in care

**Health Advocate**  
Personal Health Information Dashboard

**KEY MEMBER ALERTS** You can receive up to 150 points towards your incentive program engaged goal for the completion of three different preventive screening ex...

**GENERAL INFORMATION**

ORGANIZATION: ABC Company, Inc.  
FIRST NAME: Jonathan  
LAST NAME: Price  
ADDRESS: 123 Main St. Cedar Hill, TX 75104  
PHONE: 888.555.1212 DOB: 03/14/1955  
EMAIL: jon@hnsouthwest.com

View Member's PHID View Member's CCD

**SPOTLIGHTS** ACTION REQUIRED

- MEDICAL TEST
- REGIONAL TEST
- RETURN TO GENERAL
- BY COMPLIANCE
- DISEASE MANAGEMENT

**HEALTH RESOURCES: EFFECTIVE 1-1-2016**

TYPE	NAME	PHONE
Medical		888.555.1212
PBM		888.555.1212
Dental Spec.		888.555.1212
DMCC		888.555.1212
Health Advocate		888.555.1212
Health Coaching		888.555.1212
Health Coaching		888.555.1212

**CALL OUTCOME HISTORY**

DATE	DATE
03-04-18	Received
07-02-15	OCS Engagement Ma...
03-27-15	Received
11-25-14	Received
11-25-14	Received
10-24-14	Received
10-15-14	PHC Mailed
05-20-14	Received
05-20-14	Received

**CALL OUTCOME** Select One

**NOTES:**

Review associate's benefits

Track case and call history

Every point of contact is an opportunity to engage people





# Closing Gaps in care /Coaching Opportunities

## Types of Advice

- ✓ Health Assessment overall
- ✓ Lifestyle Coaching
- ✓ Medical Tests
- ✓ Vaccinations
- ✓ Rx Brand to Generic
- ✓ Dental care
- ✓ Rx Compliance
- ✓ Rx Mail Order
- ✓ Rx Recommendation

### Advice

#### Learn more about nutrition

Are you ready to start making healthier food choices? We have so many ways to help! Learn about nutrition and start taking action now!

[LEARN MORE](#)

### Advice

#### Are You Due for an Hba1c Test?

Keep up to date with your preventive care. It appears you may be due for a Hba1c Test. We can help you with this today!

[LEARN MORE](#)

### Advice

#### Are you due for a Colon Cancer Screening?

Routine colon cancer screenings can detect colon cancer early. People with average risk should get their first screening around age 50. There are different types of tests. Please discuss these tests with your doctor at your next visit. We can help you with this today!

[LEARN MORE](#)

### Advice

#### Switching to a generic medication may save you money

You can save money by switching to Rosuvastatin Calcium, a generic form of CRESTOR. We can help you make the switch today!

[LEARN MORE](#)

### Advice

#### It's time to refill your LANTUS

It appears that you haven't refilled your LANTUS prescription since 08/06/2016. We can help you get up to date on the medications you need.

[LEARN MORE](#)

### Advice

#### Mail order your prescription

It appears that you are getting HUMALOG filled at a pharmacy. Filling your prescription through your Mail Order program can save you as much as a month of co-pay. We can help you make the switch today!

[LEARN MORE](#)

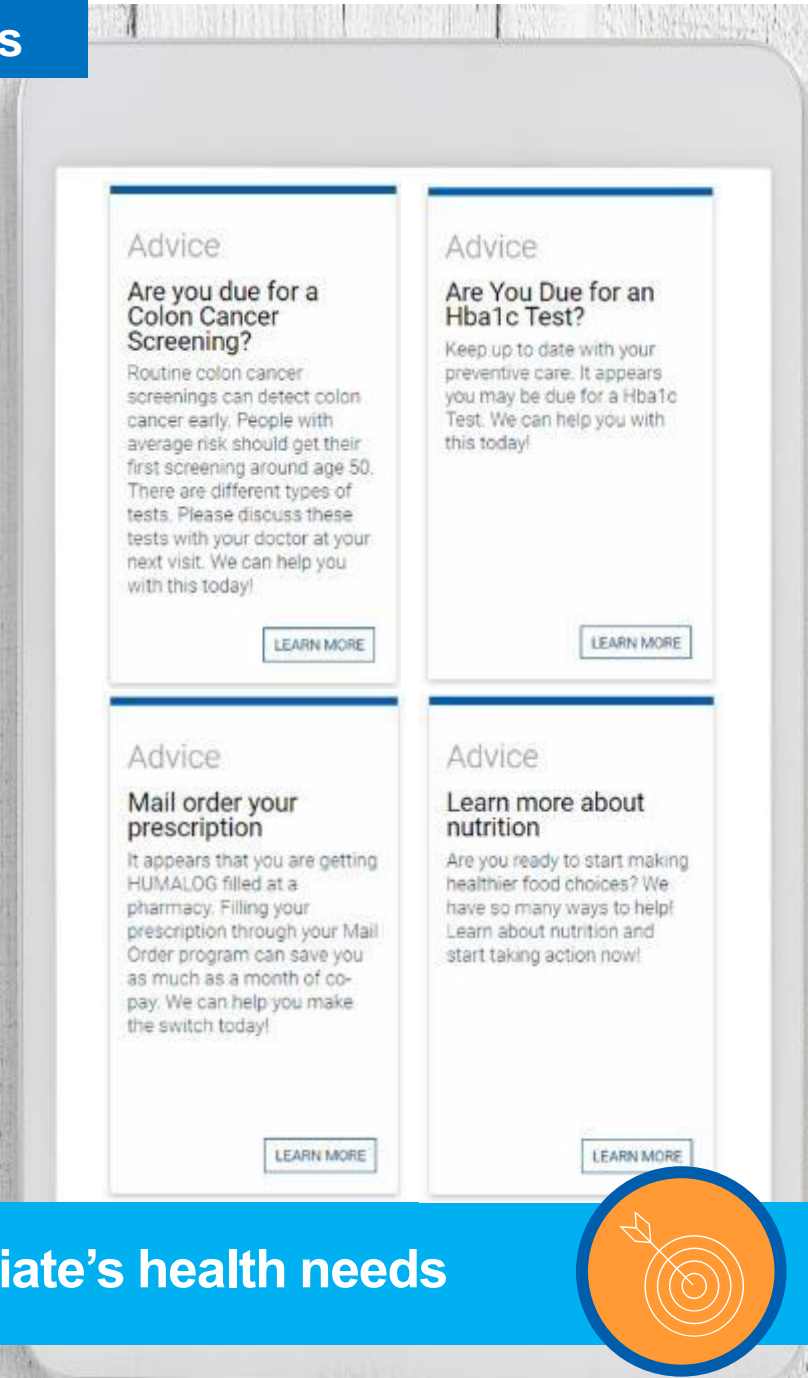
# Closing Gaps In Care/ Coaching Opportunities

**Customized** preventive and chronic care reminders focused on gaps in care

**Increases compliance** with important tests, recommended care, wellness/lifestyle changes and medications

**Preventive care reminders**, tests such as mammograms, cervical and colorectal cancer screenings and flu shots

**Addresses the costliest conditions** such as heart disease, diabetes and asthma



Reminders are personalized to an associate's health needs



# Advocacy in Action

Clinical Decision Support

Find the right Doctors

Expert Medical Second Opinions

Administrative Support

Guidance to wellness coach and tools

Guidance to chronic care manager and tools

Coordination of health care resources such as  
community services, pricing transparency, etc.

.....and so much more

# Does it work?

**More direction**

**Simpler easier for member; remove barriers; save time**

**Appropriate care using the appropriate resources**

**Greater engagement**

**Greater health care management**

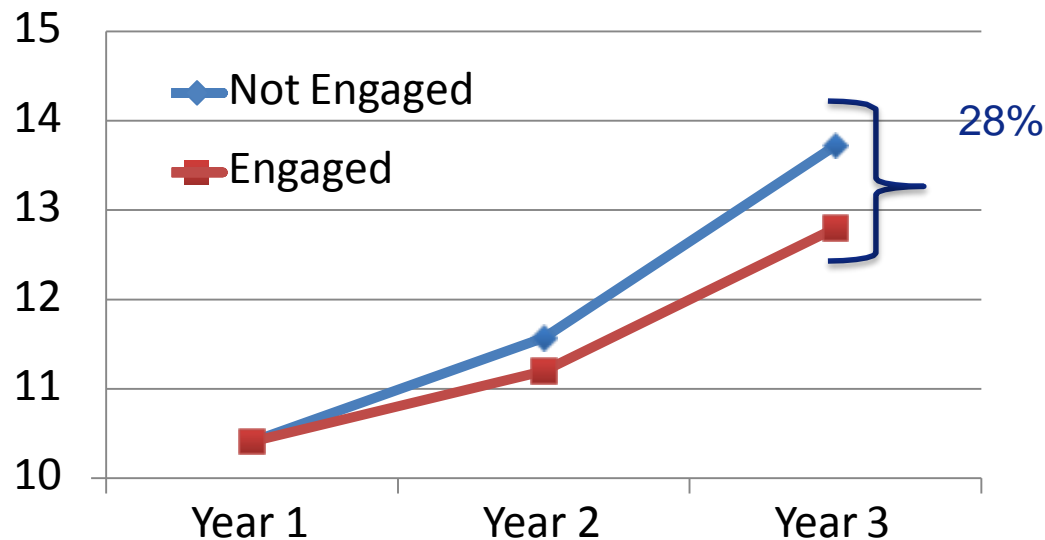
**Greater value for all services provided**

**With data model, advocate has more **knowledge; smarter; greater impact****



# Bending the Medical Cost Curve

Over 2 years, the medical costs trend for members who interacted with Health Advocate was 28% lower than those that did not engage with us, despite the fact that this population was higher risk with a greater prevalence of chronic conditions



**This difference reflects a savings to the client of \$920,611  
(\$337 per employee or \$169 per year)  
Based on what the client pays for Health Advocate's services  
this is an ROI = 3.4:1**

# easier drives better results

## Health Advocate results 2017 Book of Business Results



### Higher Productivity/Satisfaction

- **\$140 Million** Productivity Savings
- **10,000** Member Compliments



### Higher Engagement

- **1 Million** Cases
- **3 Million** Interactions
- Average Engaged: **40%**  
(Best Practice **>90%**)



### Better\* Outcomes

- Close **25-50%** Care Gaps
- **Meaningfully** Lower Medical Trend of **Engaged Members** vs. Non-Engaged



### Return On Investment

- Health Concierge Clients **3:1 ROI**
- Best Practice Results **17:1 ROI**

\*Data Clients

A hand holding a heart, with the entire image tinted in a deep red color. The hand is positioned on the left side, with the fingers gently cupping a heart shape. The background is a soft, out-of-focus light, creating a warm and caring atmosphere.

we make  
healthcare  
**easier**

# Thank You!

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