



Action-Based Wellness

How it Can Reduce Health
Claims Cost 10-25%



Innovative
BENEFIT PLANNING



Fast Facts

- Private Employer
- Employee Benefits and Wellness
- **200** employees



How We Helped the Client

- **96%** of employees participated in biometric screenings
- Implemented Proactive Outreach Incentive Program
- **60%** of Employees have Improved or Remained Low Risk over 3 Years
- **\$534,132** Client Potentially Saved in Claims over 3 Years



The Situation

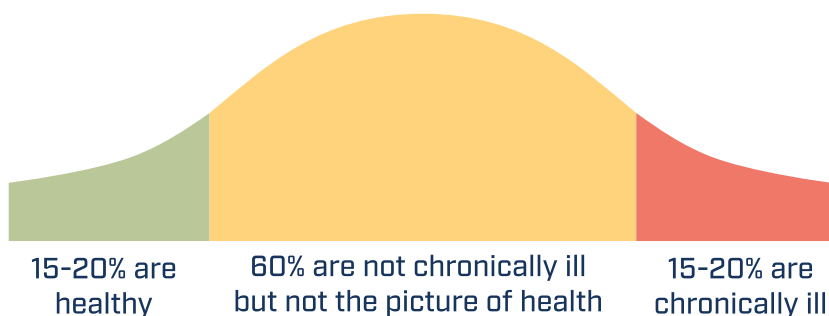
When we onboarded our client, they had been self-funded with their previous broker for the preceding two years. However, due to two years of poor plan performance and now fearful of self-funding, the client returned to a fully-insured platform the year before partnering with Innovative. Once we onboarded our client, we fully understood their concerns with self-funding after the budget-busting years they had experienced. However, we knew from our analysis that self-funding was in fact their best option and unfortunately, they weren't efficiently managing the risk that was driving their claims. So as their cost and risk management partner, it was our job to demonstrate to them that with the right structure and program, their healthcare costs will decrease.



The Solution

While it is important that employers offer a basic wellness program with healthy initiatives and educational opportunities, Innovative clients take control of claims by utilizing important data and implementing proactive targeted solutions.

>>> **YOUR TYPICAL EMPLOYER'S POPULATION HEALTH RESEMBLES A TRADITIONAL BELL CURVE** <<<



Action Plan

Our first goal was to find out who the chronically ill members were, help them better manage their health conditions and keep them out of the hospital. This was very important, but an even larger opportunity was represented in the 60% of the population that had fallen out of the “healthy” category and keep them from falling into the chronically ill category.

So while they were still fully-insured, we launched a “results-based” wellness program that included:

- ▶ On-site biometric screenings to provide a snapshot of their employee population health
- ▶ Data available through medical/Rx claims
- ▶ Health risk assessments

For employees that had high or moderate risk, they were offered 1:1 health coaching and incentives for participating and reaching designated wellness initiatives.

AFTER TWO YEARS OF SUCCESSFULLY STRUCTURING AND FINE TUNING THIS PROGRAM WE WERE ABLE TO SHOW THE CLIENT THROUGH THEIR AGGREGATE SCREENING REPORT AND COHORT OUTCOMES ANALYSIS HOW A SUCCESSFUL POPULATION HEALTH MANAGEMENT PROGRAM CAN DIRECTLY IMPACT AND REDUCE THEIR CLAIMS.



The Results

In this client's case, with active coaching, health education, incentives, and worksite challenges:

BETWEEN 2015-2018

8 MEMBERS

moved out of the morbidly obese category.

Potential Cost
Avoided per year

\$64,536

16 MEMBERS

moved out of the hypertensive category.

Potential Cost
Avoided per year

\$11,680

7 MEMBERS

reduced their glucose to a healthier range.

Potential Cost
Avoided per year

\$55,300

8 MEMBERS

who were smokers in 2015 tested negative for cotinine in 2018.

Potential Cost
Avoided per year

\$46,528

7 MEMBERS

moved out of the high risk category for HDL Cholesterol ratio and 12 moved out of the moderate risk.

**IN THREE YEARS THE CLIENT AVOIDED POTENTIAL
HEALTH RELATED CLAIMS OF
\$534,132**

By developing a proactive, results-based wellness program, we have saved our clients hundreds of thousands of dollars in claims, but more importantly we have prevented countless medical emergencies and subsequently impatient hospital admissions.

Transition to Self-Funding

After gaining our clients trust and removing their fear of self-funding, we successfully transitioned them over to a self-funded plan. We are proud to say, after a year of success, this has empowered them to implement additional risk reduction programs to continue improving their benefits offering, while also improving the lifestyle and culture of their employees.



Benefits to Employee Culture

In addition to significant health savings, our client quickly saw that creating a culture of wellness had its perks as well. By providing their employees educational seminars, tools and resources, health fairs and advocacy, it created a culture where their employees felt valued and as a result it improved behaviors, social interaction and support.

At Innovative, we provide our clients results-based wellness programs through our dedicated wellness department that delivers proven results. Find out how adding a wellness program can improve the health of your employee population and the bottom line.



Innovative
BENEFIT PLANNING

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