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PUBLIC TRANSPORTATION

**CLAIMS**



**SAFETY**

**2014 SEMINAR**





PUBLIC TRANSPORTATION

CLAIMS

SAFETY

2014 SEMINAR

# Evidence-based Health and Wellness Solutions

*Stewart Levy, R.Ph. MBA*  
*President*  
*Health Promotion Solutions*



# Agenda

- Health issues facing employers and rationale for prevention and wellness
- Proven wellness solutions to support employee health and productivity
- Health coaching and behavioral health
- Case studies
- Summary and discussion

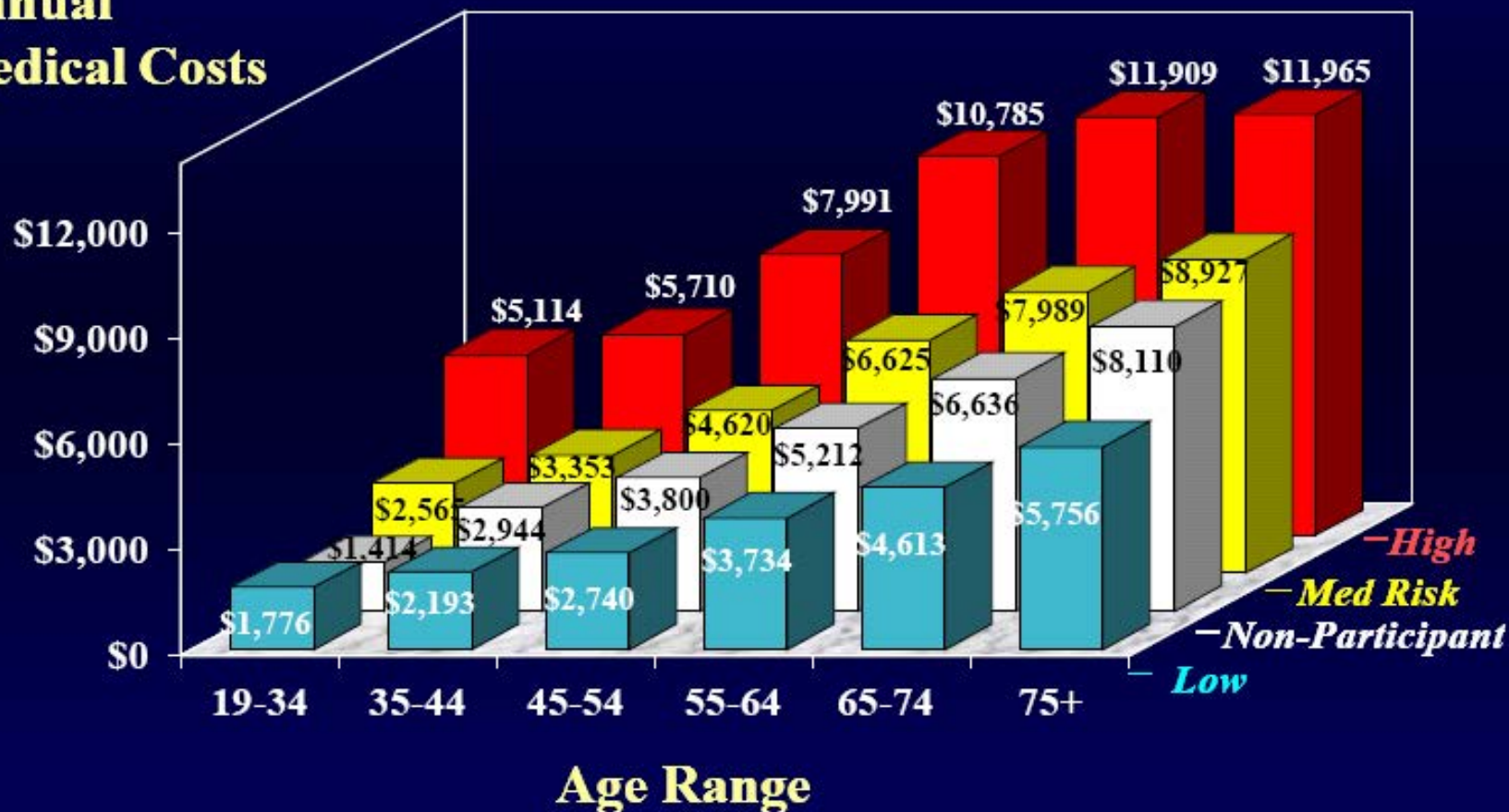
# Rationale for Employee Health Management

- 1. Workforce availability and engagement in job performance is impacting employer's bottom line**
- 2. Medical cost and productivity losses are related to health-related absence:**
  - Sick leave, short- and long-term disability, injuries covered by workers compensation, and family medical leave (FMLA).
- 3. Employers fund cost for sick, disabled and injured employees, as well as the cost of replacement workers**
- 4. Presenteeism issues or other unrelated to health issues reduces workforce effectiveness even further**

# Costs Associated with Risks

## Medical Paid Amount x Age x Risk

Annual  
Medical Costs



74% of total medical costs are unseen, indirect, productivity loss costs

Medical 22%  
Disability 4%

DIRECT

Workers' Comp and  
Health Care Costs

Health Care Costs

- Medical Care
- Hospitalization
- Pharmacy
- Diagnostic Testing
- Behavioral Health
- Physical Therapy

Productivity  
Loss 74%

INDIRECT

Lost Productivity

- Illness & Injury
- Travel to Off-site MD

Subpar Quality

Temporary Staffing

Absenteeism

Employee and Customer Dissatisfaction

Turnover

Presenteeism

Replacement Training

Administrative

Adverse Bottom Line Impact

# Effective Population Health Management

Healthy	At Risk	Short Term Illness	Chronic Diseases	Disability
<p>Wellness promotion (low risk)</p> <ul style="list-style-type: none"> <li>• Information</li> <li>• Motivation</li> <li>• Preventive screening</li> <li>• Opportunities to maintain health</li> </ul>	<p>Risk factor reduction</p> <ul style="list-style-type: none"> <li>• Targeted screening</li> <li>• Targeted risk factor interventions (smoking, high blood pressure, lipids, overweight, etc.)</li> <li>• Reinforcement</li> </ul>	<p>Use of health care services (for acute injury/illness)</p> <ul style="list-style-type: none"> <li>• Sufficient access</li> <li>• Self care information</li> <li>• Help in making treatment decisions</li> </ul>	<p>Disease management</p> <ul style="list-style-type: none"> <li>• Effective and timely clinical care</li> <li>• Patient education, compliance and self care skills</li> <li>• Care coordination</li> </ul>	<p>Disability management</p> <ul style="list-style-type: none"> <li>• Care coordination</li> <li>• Help in making treatment and life decisions</li> <li>• Risk management</li> <li>• Return to productivity</li> </ul>

The goal is to move people to lower risk and improved health

# Business Case for Investing in Transportation Industry Driver Wellness

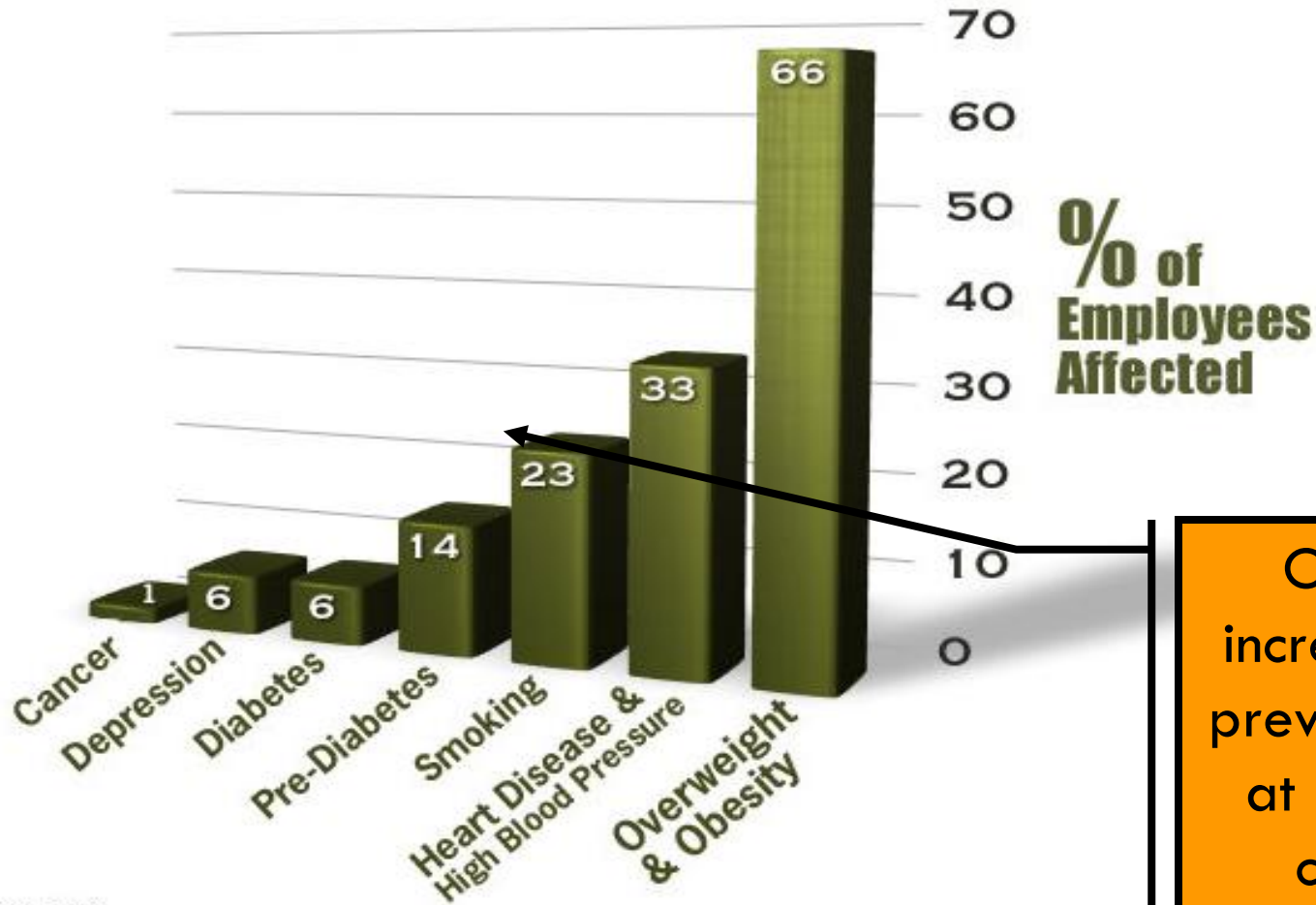
- Reduction in workers' comp claims & costs
- Decrease injury and presenteeism rates
- Safety – Diabetes, BP, Sleep Apnea
- DOT Exam – “Extend Card”
- Driver turnover
- Government regs - CSA 2010 for fleets





*“I do stay in shape. This is the shape I stay in.”*

# Obesity #1 issue facing employers



Obesity increases the prevalence of at least 15 chronic diseases

**SOURCES:**

American Diabetes Association; National Committee on Alcoholism & Drug Dependency; Health, United States 2004, CDC/NCHS; State Cancer Registry and The National Program of Cancer Registries Cancer Surveillance System (NPCR-CSS), CDC, January 2003 data submission as published in United States Cancer Statistics, November 2003



# Obesity Impact on Employers

- A 2007 Duke University analysis found that obese workers
  - Filed 2x the number of workers' comp claims
  - Their medical costs were 7x higher
  - Missed 13x more days of work due to their injuries
- In 2010, NCCI Holdings Inc. research found range of medical treatments and costs, as well as duration, is 2 -3 times greater for obese workers than those who are not obese with similar injuries.
- 28% of claims handled by Sedgwick Claims Management Services Inc. involve workers who are overweight or obese
  - The top six most expensive claims: musculoskeletal, fractures, strains and sprains

# Disability and Obesity

## Cigna released 20-year disability claims analysis – September 2014

Based on an analysis of 1.56 million short-term disability claims from 1993 to 2012, the study found that claims related to **obesity increased by 3,300%** in that period.

# Workers' comp and obesity

- 1. Likely to miss more work days than healthy-weight co-workers***
- 2. Likely to have higher medical costs and***
- 3. Likely to become permanently disabled***

# Best Practices for Effective Employee Wellness

1. **Wellness culture and environment** – starts at the top
2. **Incentives** – participation and engagement for one full year
3. **Biometric testing** – risk factors and lipid levels feedback
4. **Validated assessment tools** – nutrition, activity, emotional
5. **Teams** – team competition within employer
6. **Coaching** – Individual therapy and behavioral change session
7. **Credential staff** – Registered Dietitians, Health Coaches, Fitness Trainers, Pharmacists, Nurse Practitioners

# On-site Biometric Testing

Blood pressure

Cholesterol/lipids

BMI

Cotinine

Blood glucose

Diabetes (HbA1c)

Other








# Point of Care Cholesterol Testing



- Less than 2 minutes for results
- Good accuracy - NCEP
- No refrigeration of test strips
- Full lipid profile and glucose
- Export data into EMR system
- Opportunity for counseling



REPORT CARD				
JOHN DOE		JAN 12, 2012		CUMULATIVE GRADE
Overall Grades	NORMAL	BORDERLINE	HIGH RISK	 2.06 GPA on a 4.0 Scale
	BLOOD PRESSURE		D (1.24)	
	CHOLESTEROL		C (2.10)	
	DIABETES		D+ (1.67)	
WEIGHT MANAGEMENT		C (2.22)		
HEALTH RANGES				
Normal, borderline, and high ranges for each of the collected biometrics are listed to the right.				
TEST	NORMAL	BORDERLINE	HIGH	
SYSTOLIC	<120 mmHg	120-139 mmHg	140 mmHg +	
DIASTOLIC	<80 mmHg	80-89 mmHg	90 mmHg +	
TOTAL	<200 mg/dL	200-239 mg/dL	240 mg/dL +	
LDL	<129 mg/dL	130-159 mg/dL	160 mg/dL +	
HDL	60 mg/dL +	40-59 mg/dL	<40 mg/dL	
TRIGLYCERIDES	<150 mg/dL	150-199 mg/dL	200 mg/dL +	
FASTING	<100 mg/dL	100-125 mg/dL	125 mg/dL +	
NON-FASTING	<140 mg/dL	140-199 mg/dL	200 mg/dL +	
BMI	18.5-24.9	25.0-29.9	30.0 +	
♀ WAIST CIRCUMFERENCE	32-35 in.	>35 in.		
♂ WAIST CIRCUMFERENCE	38-40 in.	>40 in.		
Understanding Your Blood Pressure Risk			Take Action	
It is important to get your blood pressure checked regularly because high blood pressure often has no warning signs or symptoms. High blood pressure increases your risk for heart disease and stroke. People of all ages can take steps to keep blood pressure levels normal.			<ul style="list-style-type: none"> <li>- Eat a healthy diet</li> <li>- Maintain a healthy weight</li> <li>- Be physically active</li> <li>- Do not smoke</li> <li>- Limit alcohol use</li> <li>- Treat high blood pressure</li> </ul>	
Results	NORMAL	BORDERLINE	HIGH RISK	 1.24 GPA
	SYSTOLIC		134 mmHg	
	DIASTOLIC		98 mmHg	
	DO YOU SMOKE?		Yes	

Understanding Your Cholesterol Levels				Take Action	
High cholesterol levels can put you at risk for heart disease. High cholesterol has no symptoms, so it is important to get your blood cholesterol levels checked regularly. Take steps to keep your cholesterol levels in check.				<ul style="list-style-type: none"> <li>- Eat a healthy diet</li> <li>- Avoid saturated fat</li> <li>- Get plenty of fiber</li> <li>- Maintain a healthy weight</li> <li>- Exercise regularly</li> <li>- Don't smoke</li> <li>- Treat high cholesterol</li> </ul>	
Results	NORMAL	BORDERLINE	HIGH RISK	 2.10 GPA	
	CHOLESTEROL		198 mg/dL		
	LDL		123 mg/dL		
	HDL		78 mg/dL		
	TRIGLYCERIDES		100 mg/dL		
DO YOU SMOKE?			Yes		
Understanding Your Diabetes Risk				Take Action	
Diabetes is a disease in which the body's blood glucose (blood sugar) level is too high. Diabetes can cause numerous health problems including heart disease, kidney failure, and blindness. Key risk factors for developing type 2 diabetes includes increasing age, obesity, and physical inactivity. In addition to blood glucose levels, a measure of ketones can also be helpful in diabetes diagnosis.				<ul style="list-style-type: none"> <li>- Get more physical activity</li> <li>- Lose extra weight</li> <li>- Get plenty of fiber in your diet</li> </ul>	
Results	NORMAL	BORDERLINE	HIGH RISK	 1.67 GPA	
	GLUCOSE		120 mg/dL		
Understanding Weight Management				Take Action	
Maintaining a healthy body weight is important. Being overweight or obese increases the risk of developing heart disease, diabetes, high blood pressure, and many other diseases and conditions. Body mass index (BMI) is a common standard used to determine health risks based on height and weight. Another way to identify health risks associated with obesity is measuring waist circumference.				<ul style="list-style-type: none"> <li>- Get regular physical exercise</li> <li>- Eat a well balanced diet</li> <li>- If needed, lose weight slowly through lifestyle changes</li> <li>- Seek professional help for a healthy weight management</li> </ul>	
Results	NORMAL	BORDERLINE	HIGH RISK	 2.22 GPA	
	BODY MASS INDEX		28.11		
	WAIST CIRCUMFERENCE		32 inches		

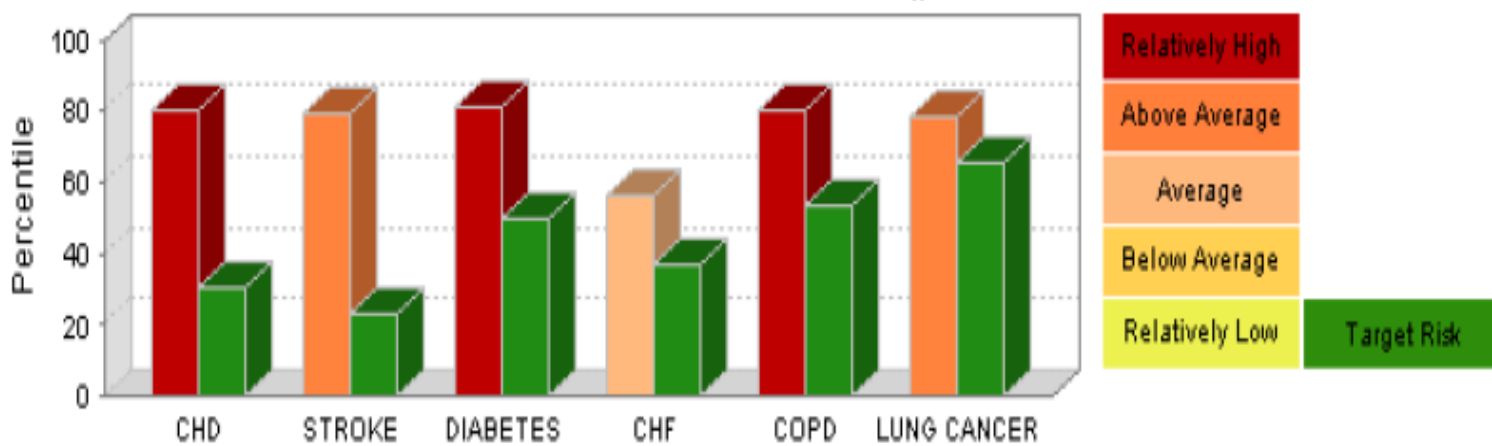


# Individual Report

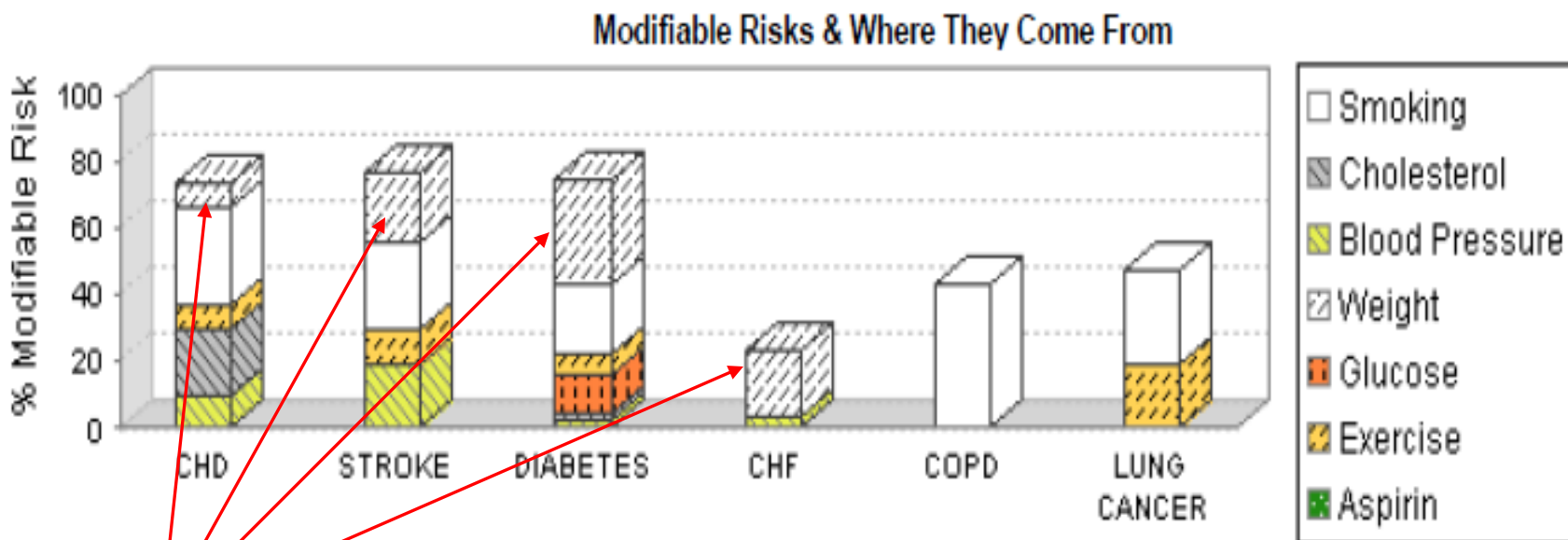
## Risk of onset, modifiable risk and risk comparison for a 57yo female participant

Risk	CHD	Stroke	Diabetes	CHF	COPD	Lung Cancer
Current 5-year risk of onset	6.6%	2.2%	11%	0.95%	6.6%	0.13%
Percent of current risk that is modifiable	74%	77%	74%	24%	43%	48%
Percentile (compared to other 57 year old American women)	80%	79%	81%	56%	80%	78%

Risk Percentile: Current vs. Target



# Risk Factors with the Most Impact to Reduce Disease Risk



**Weight**

*By modifying just this one risk factor, such as weight, this individual would decrease her risk of onset for several conditions significantly.*

# Aggregate Financial Report

## Predictive Risk Tool Data

<b>Disease</b>	<b>Predicted Total Cost</b>	<b>Predicted Excess Cost</b>
<b>Type 2 Diabetes</b>	<b>\$12,819,993</b>	<b>\$10,475,149</b>
<b>Coronary Heart Disease</b>	<b>\$7,487,243</b>	<b>\$5,078,151</b>
<b>Stroke</b>	<b>\$5,556,468</b>	<b>\$3,894,488</b>
<b>Heart Failure</b>	<b>\$1,424,963</b>	<b>\$426,782</b>
<b>COPD</b>	<b>\$1,747,442</b>	<b>\$681,885</b>
<b>Lung Cancer</b>	<b>\$2,214,926</b>	<b>\$1,173,156</b>
<b>All Diseases</b>	<b>\$31,251,035</b>	<b>\$21,729,611</b>

Study population of 12,575 participants

# Wellness Portal



Welcome, Well  
[Change Picture](#) | [Logout](#)

[Español](#)

[My Profile](#) [My Health Assessments](#) [Pedometer](#) [Coach's Corner](#) [Fitness And Nutrition](#) [Challenges](#) [Resources](#) [Contact Us](#)

## When Are You Stretching?

prev **Static stretching should be done AFTER a workout to avoid injury. Statically stretching a cold muscle could induce a tear.** next

Perform low-intensity, dynamic movements for your warm-ups, such as walking, jumping jacks, or walking lunges.



Points Progress

[Click here to view activities you can participate in for points](#)

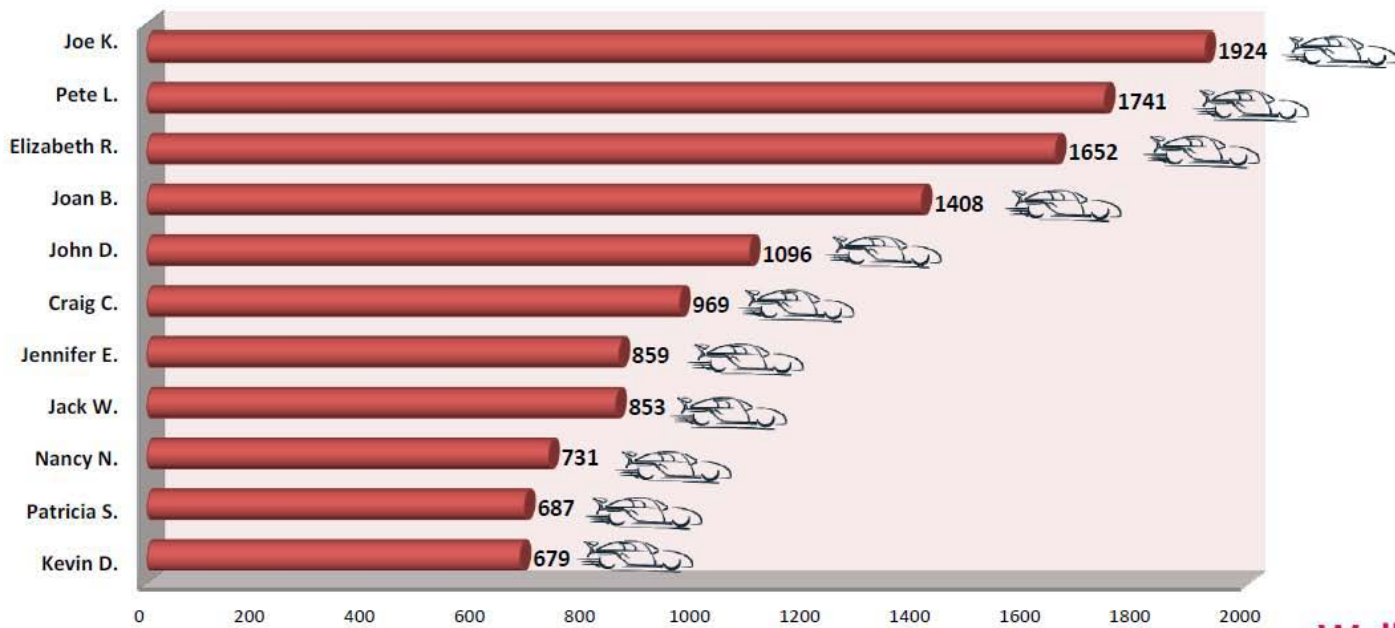


**HEALTH PROMOTION  
SOLUTIONS**



## Week 3 Leaders

As of January 21, 2013



Wellworks Live Well



**HEALTH PROMOTION  
SOLUTIONS**

# Health Stations

Providing consumers with better connections for better health.

## Station Users

- Brings healthcare management and information to the public
- Performs three important health screening functions



**Weight Management**  
(Body Mass Index)



**Blood Pressure**



**Vision**  
(Visual Acuity Test)

- Alerts user to possible health problems, including hypertension, diabetes, obesity and visual issues
- Provides a health and wellness report, allowing the user to make health management decisions
- Lets the user create a personal account to track and measure their readings
- Provides recommendations for follow-up care, including doctor referrals
- **Fast. Easy. Personalized. And it's FREE!**

The SoloHealth station offers benefits for everyone:

## Healthcare Providers

- Opens a communication channel with patients, allowing providers to educate consumers and offer them products and services to improve their health
- Proactive examinations may result in more cost-effective, preventive treatment options before more serious problems develop



# On-site Healthcare Professionals

- 1) Professional staffing
  - RDs - nutrition therapists
  - Health Coaches – behavior change
  - Tobacco treatment specialists
  - Certified diabetes educators
- 2) Professional education workshops





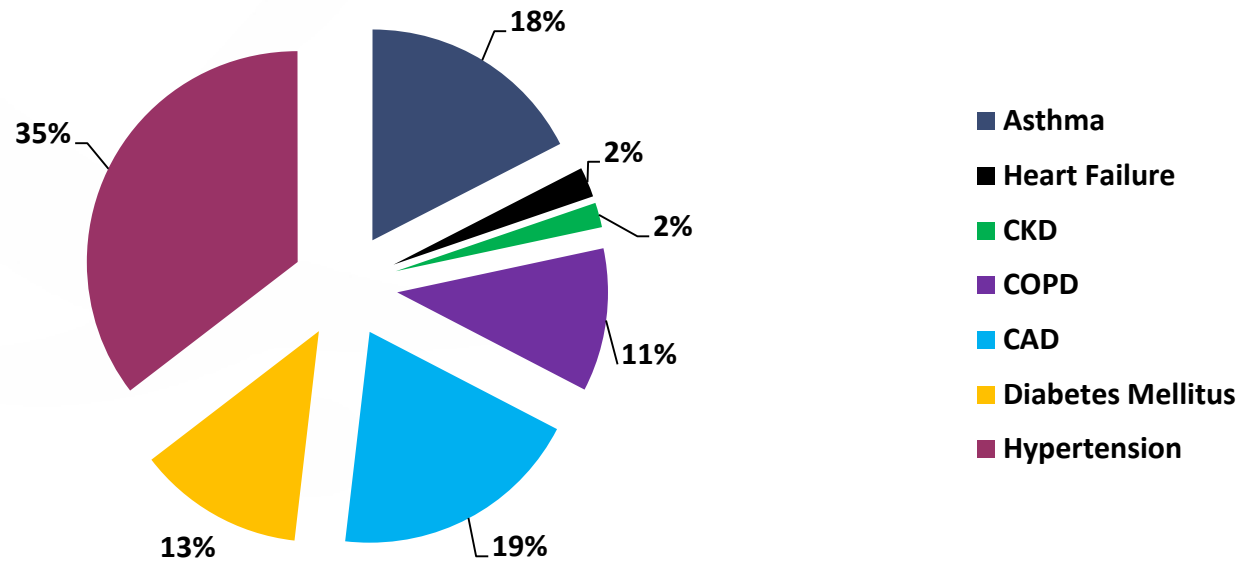
# On-site Health Coaching Elements support for Occupational Health

- Safety education
- Health and fitness conditioning
- Preparation for work
- Mindfulness
- Safe work performance
- Early prevention and intervention
- Return to work support

# Productivity: Core Conditions

## Workers' Compensation (WC) – Claimant Profiling

### % of Workers' Compensation Claimants with Core Conditions



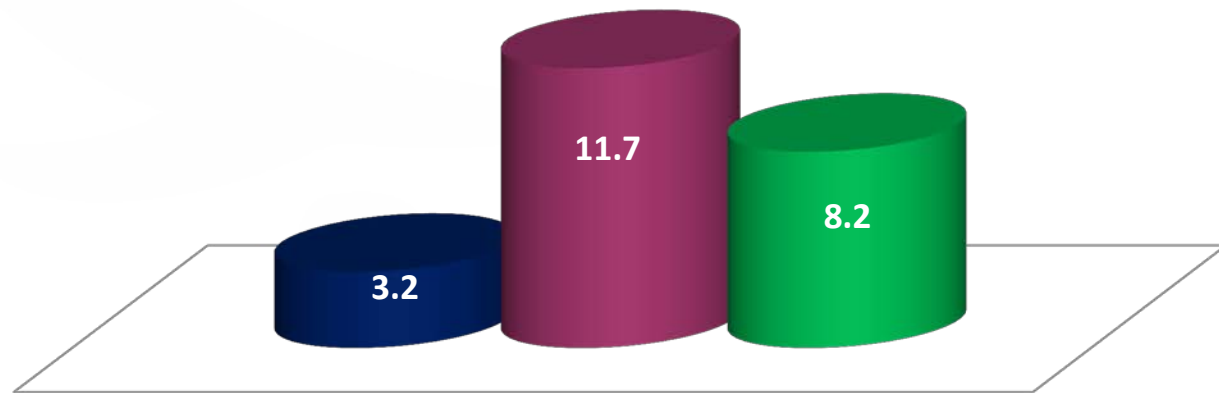
**Note: About 55% of WC claimants have a core condition accountable for about 55% of expense and 68% of days lost at 10.6 days/claimant.**

COPD = Chronic Obstructive Pulmonary Disease  
CAD = Coronary Artery Disease  
CKD = Chronic Kidney Disease

# Productivity: Worker's Compensation – Risks (Stratified by Risk Calculated Quotient)

## Average Days Per WC Claimant By Health Coaching Participation

■ WellNow Participants With WC Claims ■ WC Claimants -- Non WellNow Participants ■ Total WC Claimants



N= 465

N= 664

N= 1129

Members with WC claims participating with health coaching experienced fewer days lost than those WC claimants who did not participate

# Conway – Case Study with Health Coaching

- Launched in 2007 as a pilot program. Expanded and now available to a total of 6,400 employees at 66 facilities in 21 states.
- **Company saw workplace injuries and related workers' compensation costs decrease by 80 percent**
- **Lost work days cut by 75 percent at the pilot locations**
- 2008 – 2010 Results
  - Nearly 831 employees losing a combined total of 6,269 pounds
  - More than 170 employees quitting smoking
  - 669 employees reducing BP hypertensive levels
  - Nearly 1,470 employees improving overall health through exercise and diet regimens that lowered blood pressure
  - More than 5,300 employees attending a combined total of 74,360 one-on-one coaching sessions

# Wellcard Discount Plan for Health Care Services

**Members save 10-80%**

Prescription drugs

Dental

Doctor visits

Imaging

Vision care

Hearing care

Lab savings

Surgical centers

Diabetes

Medical bill help

Talk to a doctor 24/7

Vitamins

Merck health library

Daily living products

Cash rewards mall

**NO access fees**



# Why?

FREE to group

FREE to the member

Includes entire family

NO limits

NO expiration

NO paperwork

**49% average savings**

## SAVES MONEY

Saves 13%-65%  
on drug prices

60,000 brand & generic drugs included

Accepted at 59,000 pharmacies

Covers drugs NOT included in other plans

Option to enroll in mail order



24/7/365

Speak or chat

Licensed credentialed physicians

Convenient, confidential, affordable

\$35 unlimited informational consultations for one year  
\$35 per priority consultation

Portable health record

**SAVES MONEY**

Average member  
savings 25%

Over 410,000 physicians

Over 45,000 ancillary providers

Access rates at time of service

Concierge assistance

## SAVES MONEY

20%-50% savings on general & specialized dental fees

70,000 dentists nationwide

- Preventative & diagnostic
- Restorative
- Endodontics, periodontics, and prosthodontics
- Oral surgery
- Orthodontics

No limits

No administrative fees

## SAVES MONEY

10%-50% savings

11,000 vision care centers

- Pearle Vision
- Sears Optical
- EyeMasters
- JC Penney Optical
- LensCrafters

Savings on

- Eye exams
- Prescription glasses & sunglasses
- Contact lenses
- Surgical procedures

No limits

No administrative fees

## CASH BACK

## UP TO 14%

Cash Rewards

F.A.Q.

Shop & Earn

### Mall

[Mall Home](#)

[Apparel](#)

[Baby & Maternity](#)

[Books & Magazines](#)

[Children](#)

[Communications](#)

[Computers](#)

[Department Stores](#)

[Dining & Gourmet](#)

[Electronics](#)

[Flowers](#)

[Gifts](#)

[Health & Beauty](#)

[Home & Garden](#)

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### Mall Home

Sort By: A-Z | Z-A

Prev **1** 2 3 4 5 ... Next

**BARNES & NOBLE**  
www.bn.com

Barnes & Noble.com

4% Cash Back

[Details»](#)

**RESTAURANT.COM**  
EAT. DRINK. SAVE MONEY.

Restaurant.com

14% Cash Back

[Details»](#)

**macy's**

Macys.com

3% Cash Back

[Details»](#)

**NORDSTROM**

Nordstrom

4% Cash Back

[Details»](#)

**THE HOME DEPOT**

**homedepot.com**

The Home Depot

3% Cash Back

[Details»](#)

**Buy.com**

Buy.com

2% Cash Back

[Details»](#)

**BANANA REPUBLIC**  
SHOP NOW >

Banana Republic

**Target.com**

Target

**Smith & Hawken**



Smith & Hawken

# Brown Coach

- What we've done
  - Beyond DOT physicals, we offer flu shots, cancer screenings
  - Healthy meal choices with driver meetings
  - Education with newsletters on nutrition and exercise strategies
  - Challenges: aging workforce, part time, remote workforce, commitment, involve spouses

# Brown Coach

- What we are exploring for future
  - Beginning a volunteer Wellness Program pilot
  - Customized wellness portal deployed
  - Online health risk assessment completion
  - Considering contests/incentives to enroll
  - Possible outbound health coaching calls as New Years kickoff campaign

# Brown Coach

- Program objectives: What do we hope to accomplish?
  - Baseline understanding of driver health scores
  - Set goals for improving BMI, disease management
  - Improve morale, lost time, accident rates
  - Wellcard offering as value-added benefit for those without health care

## Why?

The National Institute for Occupational Safety and Health directly associates **driver health and obesity** to **fatigue and collisions**.





# QUESTIONS?