

The Health, Economic,  
and  
Legal Implications  
of  
Medical Self-Care Programs



American Institute for Preventive Medicine

# Table of Contents

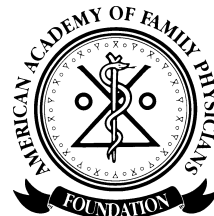
Mission Statement.....	2
The High Cost of Health Care .....	3
What is Self-Care? .....	3
The Economic Case for Self-Care .....	3
The Benefits of Self-Care .....	3
Legal Implications of Self-Care .....	4
Who Uses Self-Care Guides? .....	4
Self-Care Case Histories .....	4
AIPM’s Suite of Self-Care Services .....	7
14 Reasons to Select an AIPM Self-Care Guide .....	8
What Readers Say .....	9
What Professionals Say .....	10
The Company We Keep .....	11

## AIPM Mission Statement

The American Institute for Preventive Medicine’s mission is to help people lead a healthy life by providing high quality health promotion publications, programs, and services. We create accurate, affordable, easy-to-use information which benefits our clients and involves them in the vital health care decisions they make for themselves and their families. Our products have proven themselves to be effective at reducing health care costs and absenteeism.

### Product Review

All AIPM products go through an extensive clinical review process to ensure they are medically accurate and up-to-date. Our reviewers consist of prominent physicians in their fields of expertise. In addition, our family self-care guides have been reviewed by the American Academy of Family Physicians Foundation. The American Academy of Family Physicians Foundation has favorably reviewed this material. Favorable review means that medical information is accurate, but does not imply endorsement of any conclusions presented.



# The High Cost of Health Care

In 1999, the cost of health care in the United States totaled \$1.3 trillion, representing almost 15% of the gross domestic product. In addition, companies paid an average of \$4,097 per employee for health care costs compared to \$3,817 in 1998 (William Mercer, 2000). This represented a 7.3% increase in costs. It is projected that health care costs will increase 7.5% in 2001 and total \$4,404 per employee.

## What Is Self-Care?

One way to reduce employer health care cost is by reducing the demand for unnecessary medical services. This can be accomplished by teaching employees/subscribers medical self-care. Medical self-care refers to a decision making process that helps increase efficient and appropriate use of medical services and to make more informed health care decisions. It includes a number of skills that include knowing:

- When a real medical emergency occurs
- When and when not to see a physician
- When to treat oneself at home and how
- When to use outpatient rather than inpatient services
- When diagnostic tests are appropriate
- When and how to question a provider's recommendation

## The Economic Case for Self-Care

According to the 1998 National Hospital Medical Care Survey, Americans went to hospital emergency departments 75 million times. It has been estimated that 55.4% of emergency department visits were for non-urgent conditions, such as headaches, sore throats, and stubbed toes (Centers for Disease Control and Prevention, 1997). Because the cost for the same treatment is about three to four times higher in a hospital emergency department than in a health care provider's office, money is being spent needlessly.

In addition, many people seek professional health care for problems that could be treated at home using self-care. According to the 1998 National Ambulatory Medical Care Survey, there were approximately 829 million visits (about 3 visits per person) to office based physicians. It is estimated that 25% of these visits, or 207 million, were unnecessary (Vickery, 1983). Since the average doctor visit costs \$55.00, a great deal of money is spent unnecessarily.

Source: National Hospital and Ambulatory Medical Care Surveys, U.S. Department of Health and Human Services, 2000

## The Benefits of Self-Care

In addition to reducing unnecessary visits to physicians and the emergency rooms, there are other benefits from teaching consumers to make better health care decisions. They include:

- Reduced health care costs
- Reduced absenteeism
- Saved time
- Increased patient satisfaction with their care
- Improved quality of care
- Increased patient empowerment and sense of control

## Legal Implications of Self-Care

Some organizations are concerned about the legal ramifications of distributing a self-care publication. They fear that if misinformation is presented or the guides are misused, they will be held liable. These fears have been shown to be unfounded.

Self-care guides have been in existence for over 22 years and are in approximately 21 million homes. To our knowledge, there has not been a single lawsuit brought against the publisher of a self-care guide. Even the nurse triage call center area has been almost free from lawsuits. These telephonic services have been in existence for about 15 years and cover approximately 25 million lives. To our knowledge, only one lawsuit has ever been brought against a nurse advice line. This occurred in 1992.

## Who Uses Self-Care Guides

Some organizations considering the distribution of self-care guides are concerned the guides won't be used by their employees/subscribers. While some guide recipients will not read them, research has shown that anywhere from 52 to 76% of consumers will use them at least one time within 6 months. Research has also shown that the savings these "readers" experience more than makes up for the cost of the entire program. The Return-On-Investment for a self-care program is quite significant as evidenced by the case histories that follow.

# Self-Care Case Histories

## Self-Care Guides Save Florida Hospital \$84.81/Employee

In an effort to contain health care costs, Florida Hospital Medical Center in Orlando gave 4,382 employees the HealthyLife® Self-Care Guide. Five months after the guide was distributed, evaluation questionnaires were sent to 1,236 employees and were returned by 365 of them (a 30% response rate). It was determined that these employees had reduced physician office use by 126 visits and emergency room use by 52 visits. Using the hospital's insurance records, it was calculated that the average cost for a physician office visit is \$55.00 and the average cost for an emergency room visit is \$462.00. This amounted to a savings of \$30,954 or \$84.81 per employee in the 5 months. In addition, employees were absent from work 72 fewer days.

Reference: Powell, D.R. & Breedlove-Williams, C. The Evaluation of An Employee Self-Care Program. Health Values 1995; 19, 17-22.

## Children's Self-Care Guides Save \$122.78 Per Family on Medical Costs

Florida Hospital Medical Center in Orlando has reported that providing its employees with the HealthyLife® Children's Self-Care Guide produced a savings of \$14,366 for 183 families in a 5 month period of time. Evaluation questionnaires were sent to 390 employees and were returned by 183 of them (a 47% response rate). It was determined that these families had 39 fewer pediatrician office visits and 31 fewer emergency room visits. This amounted to a savings of \$16,467, or \$89.98 per employee in the 5 months.

Reference: Powell, D.R. Demand-Side Management: Characteristics of a Successful Self-Care Program. Health Care Innovations 1996; 6, 22-28.

## Audit of Claims Data at Berk-Tek, Inc. Showed 24% Savings

A study conducted by Capital BlueCross in Harrisburg, PA on a self-care program it implemented for Berk-Tek Manufacturing, a maker of fiber optic cable, demonstrated significant reductions in health care utilization. The claims data for 371 employees was analyzed over one year time periods both pre- and post-distribution of the HealthyLife® Self-Care Guide. There were no other changes in the company's benefit design during the study period. The data showed that employees who received the guide had decreases in both the frequency and total costs for all types of physician office visits, lab tests, and emergency room visits. The 12 month savings was \$39.06 per employee which amounted to a 24.3% decrease in costs. The frequency of physician office visits was reduced by 18.4%, while emergency room visits decreased 19.8%. The Return-On-Investment was 5:1. The study also demonstrated that the benefits of the self-care program carried over to the dependents of employees as they, too, reduced their utilization. An analysis of all 938 members showed a 12 month savings of \$21.67 per member. This represented a 17.8% reduction in costs. The frequency of physician and emergency room visits for members decreased 11%. The Return-On-Investment was 7:1.

Reference: Powell, D.R., Sharp, S.L., Farnell, S.D. and Smith, P.T. Implementing a Self-Care Program: The Effect on Employee Health Care Utilization. AAOHN Journal 1997; 45(5), 247-253.

## Dean Health Plan Reduces Doctor and E.R. Visits

In 1999, Dean Health Plan in Madison, WI provided the Health at Home® book to all 60,000 of its member households. After 6 months, surveys were sent to 1,000 members and were returned by 366. The average age of the responders was 37.8 years. Seventy-eight percent were female and the average household consisted of 2.8 persons. The savings received due to decreased physician visits was \$44.07 per member while the savings due to reduced E.R. visits was \$15.50 per member. This produced a total savings of \$59.57 per member. Dean Health Plan determined that the Return-On-Investment of this program was 13:1. They also found that 1.4 members per household had used the guide in the past 6 months and 85% considered it to be a valuable health care benefit.

Source: Internal correspondence between Dean Health Plan and the American Institute for Preventive Medicine, August 5<sup>th</sup>, 1999

## Seniors Self-Care Produces \$5700 Per Patient Savings in One Year

York Health System in York, Pennsylvania implemented the Partners for Health Self-Care Program for 268 older Americans. This program consisted of an hour workshop on the benefits of self-care and how to use the HealthyLife® Seniors' Self-Care Guide. One year after the workshop, a questionnaire was sent to the participants to determine the effectiveness of the guide. The data showed that the participants had decreases in both the frequency and total cost for doctor and emergency room visits. The 12 month savings was \$57.49 per person for the 107 seniors who returned the questionnaire.

Reference: Guide Cuts Unnecessary Utilization. Senior Care Management, 1999; 189-92.

## Largest Self-Care Study Ever Conducted Demonstrates Reduction in Utilization

In an effort to reduce health care costs amongst its managed care membership, BlueCross BlueShield of Massachusetts provided 338,963 members with the DecisionCare Guide developed by the American Institute for Preventive Medicine. The guide was custom designed based on the plan's most frequently used ICD-9 codes. The analysis looked at utilization data for 51,021 members who received the DecisionCare Guide and an equal number of members who did not. The two managed care samples were similar with respect to age and gender. Claims data for the group that received the guide was analyzed 9 months prior to distribution of the guide and 9 months after distribution of the guide. The results showed a decrease in E.R. visits of 2.4 per 1,000 members and a decrease in outpatient visits of 8.4 per 1,000 members. During the same time periods, the group that did not receive the DecisionCare Guide showed an increase of 2.4 per 1,000 members for E.R. visits and an increase of 12.0 per 1,000 members for outpatient visits. The results were statistically significant.

Reference: Lewis, S. Large Self-Care Study Demonstrates Significant Positive Results. Employee Health and Fitness 1998; 20,3:25-28.

## Other Self-Care Guide Research Results

99% of employees find Health at Home<sup>®</sup> to be informative

97% of employees state Health at Home<sup>®</sup> is easy to understand

97% of employees think Health at Home<sup>®</sup> is a source of good health advice

86% of employees feel Health at Home<sup>®</sup> is an invaluable employee benefit

63% of employees think Health at Home<sup>®</sup> positively affected their families

Source: Survey of 1,396 recipients of Health at Home<sup>®</sup>, 1999

## Summary of Self-Care Studies Described Above and Others\*

Organization	Year	# of People	# of Months	Savings/Person in Dollars			ROI**
				Dr. Visits	E.R. Visits	Total	
Dean Health Plan	1999	366	6	\$44.07	\$15.50	\$59.57	13:1
Lewis-Gale Clinic	1997	327	12	57.79	14.44	72.23	14:1
Health Net	1996	165	6	17.88	16.97	34.85	14:1
Western Southern Life	1996	197	6	17.00	40.61	57.61	26:1
Lewis-Gale Clinic	1996	79	5	25.97	12.19	38.16	15:1
Capital Blue Cross	1995	371	12	26.01	13.05	39.06	5:1
Capital Blue Cross	1995	938	12	16.45	5.22	21.67	7:1
Indian Industries	1995	197	6	8.88	66.45	75.33	30:1
Florida Hospital	1994	365	5	18.99	65.82	84.81	42:1
Florida Hospital	1994	436	5	17.53	49.80	67.33	34:1
Bell South	1994	229	3	18.56	21.62	40.18	16:1
EDS	1994	65	6	15.24	35.38	50.62	20:1
Florida Hospital-Children's	1995	183	5	11.72	78.26	89.98	45:1
York Health System-Seniors'	1996	107	12	21.26	36.23	57.49	17:1

\*Reprints available upon request

\*\*Return-On-Investment - The number of dollars saved for every dollar spent on the publication

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# AIPM's Suite of Self-Care Services

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## 1. Self-Care Publications

The Institute publishes 18 self-care guides that address different target groups including families, women, children, seniors, pregnant women, students, low literacy, and mental health. It also offers booklets and books that differ in length and comprehensiveness to appeal to various populations.

## 2. Self-Care Workshops

Self-care materials may be utilized more frequently if they are presented to employees/subscribers during a workshop. The workshop should address the benefits of self-care, how to use the self-care publication, how to be a wise health care consumer, and how to communicate effectively with your provider. The Institute provides instructor guides with overheads, videos, and audiotapes for implementing a self-care workshop. It also offers a free online self-care workshop.

## 3. Nurse Advice Line

Companies that want to offer a very comprehensive self-care program may provide employees with a toll-free health counseling hotline. Employees can speak to a health professional about specific symptoms and ask general questions about diseases, wellness exams and tests, medical procedures, surgery, medications, etc. The triage protocols are compatible with all of our self-care publications.

## 4. Self-Care Online Software

The Institute provides software that allows an organization to put self-care and wellness content on their intranet or website.

## 5. Self-Care Promotional Materials

The Institute has posters, flyers, paycheck inserts, table tents, refrigerator magnets, and phone stickers that serve to remind employees to use their self-care guides when they are not feeling well. These materials help increase use of the self-care materials.

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## 14 Reasons to Select an AIPM Self-Care Guide

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### 1. Most Recent Editions

AIPM prints hundreds of thousands of self-care guides each year. This enables us to constantly update the content. Most of our guides have a very recent publication date assuring that readers are getting the most accurate, up-to-date health information.

### 2. Proven Cost Effectiveness

Thirteen consecutive studies on our Guides have demonstrated lower health care costs by reducing the frequency of physician and emergency room visits. The average 6 month savings was \$66.83/employee.

### 3. Tie-in with [CBSHealthWatch.com](http://CBSHealthWatch.com)

Within each AIPM self-care guide are instructions on how to access the CBSHealthWatch website. At this site, readers can get additional information about topics covered in the guide using a "quick search window." These articles are categorized as basic, advanced, and what your physician would read.

#### 4. Award Winning

The National Health Information Awards Program honored the HealthyLife® Self-Care Guide with the Gold Award in the self-care publication category. It was also the only consumer publication to receive the “Excellence in Health Information” award.

#### 5. Common Problems Focus

The National Center for Health Statistics has provided AIPM with research on the most common reasons people go to the doctor. These common problem areas are included in all of our publications.

#### 6. Free Access to 365 Wellness Topics

All recipients of AIPM self-care guides receive free online access to a health library of 365 wellness topics.

#### 7. Appropriate Reading Level

Each guide uses an easy to follow flowchart format that readers find especially appealing and easy to follow, showing them exactly what course of action to take. The reading level of the guides ranges from third grade to seventh grade.

#### 8. Attractive Layout and Design

Focus group research has enabled us to perfect the look and ease of readability of our publications. The use of color and illustrations further enhance the design.

#### 9. Low Cost

The guides are every economical. In quantity, they range from \$1.00/copy to \$5.00/copy depending upon the length of the publication.

#### 10. Customization Options

There are many customization options available including cover imprint, custom covers, additional pages/topics, special content, center insert, etc.

#### 11. Design Your Own Guide

You can select from over 300 self-care topics to develop a guide of any length to meet your organization’s unique needs and budget. For example, a BlueCross BlueShield plan developed a guide based upon their most commonly used ICD-9 codes.

#### 12. Credibility

Our guides have been reviewed and approved by over 200 Medical Directors and are used by 34 BlueCross and BlueShield Plans, Aetna, Cigna, Kaiser, Humana, General Motors, AT&T, Levi Strauss, Intermountain Health Care, Good Samaritan Hospital, Pentagon, Department of Health and Human Services, Federal Reserve, and IRS among others.

#### 13. Clinical Review

To ensure accuracy, each guide goes through an extensive review process conducted by prominent physicians.

#### 14. Complete Fulfillment Available

We have a lot of experience in direct mailing the guides to people’s homes. We can print cover letters and envelopes, insert, and bulk mail by zip code so that you get the most economical postal rate.

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# What Readers Say

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Over 2 million employees/subscribers have used AIPM Self-Care Guides. Here is a sampling of what they say.

- A.S., Age 34, Female “My son contracted a rare blood disorder which at the time we were unaware of. I checked his symptoms in the book first which instructed us to call his doctor.”
- R.M., Age 30, Male “I think the self-care guide is a great asset for me. It enabled me to understand my symptoms and assisted me in recovering faster.”
- C.C., Age 48, Female “I like the flowchart model. Easy to use, yet does not “talk down” to the consumer. Thanks for providing this addition to my personal reference library.”
- S.M., Age 43, Female “I learned a lot of things which I probably would never have thought to ask my doctor.”
- R.D., Age 75, Female “When my husband had a very high fever, I followed the instructions concerning tepid water sponge bath, etc. to help bring down his fever. Although he still needed to see a doctor, I was able to make him more comfortable. The Guide also gives you some tips which allow you to “do something” to help. This, I feel, alleviates anxiety.”
- M.A.L., Age 35, Male “I have used some of the tips in the HealthyLife® Guide to stay healthier. Less colds and sickness. All four of my children had perfect attendance at school for the 94-95 school year and have not missed any days this year either.”
- Y.B., Age 68, Female “My children are grown and I have worked in the medical field for several years, but I have referred to the booklet often.”
- H.D., Age 35, Female “I keep it in my reference file of health care information - to be used when needed. Very helpful information in a concise, easy-to-understand format.”
- F.D., Age 38, Male “I like the articles. Overall the Guide is very helpful in making me aware of what causes some of the things I experience.”
- P.P., Age 64, Male “The booklet helps an individual sort through symptoms and come up with a desirable plan of action. It helps me to feel as though I play a role in my healing rather than someone just being acted upon.”
- M.G., Age 38, Female “Thank you very much for the Self-Care Guide. I have worked for the company for over 6 years and the Guide is one of the most beneficial items the company has given me. It’s also wonderful in the fact that it has saved me money.”
- S.J., Age 48, Female “I found the information to be so useful that I obtained 2 additional copies and sent them to my out-of-state adult children.”

# What Professionals Say

“The guides meet a need that isn’t addressed by other self-care publications. They are comprehensive and easy to follow, yet very low cost. I now have ‘a prescription’ for how my patients can take care of themselves.”

Neill D. Varner, D.O., MPH, Associate Medical Director  
Saginaw Division, General Motors

“Concise, objective, and easy to understand. This home reference helps you to know when to call the doctor. A ‘Dr. Spock’ for adults.”

Richard Matzen, M.D., Emeritus Physician  
Cleveland Clinic

“This self-care guide is safe and easy to use. It takes the guesswork out of when to take your child to the doctor.”

Ronald Holmes, M.D., Co-Director, Division of General Pediatrics  
Clinical Associate Professor of Pediatrics, University of Michigan Medical Center

“We are very pleased with the HealthyLife® Self-Care Guides. They are comprehensive and user friendly.”

Craig Kasprzycki, Health & Wellness Manager  
Pizza Hut, Inc.

“The guides have provided us with a practical method of addressing the health needs of our employees and effectively compliment our health promotion efforts. “Two thumbs-up” from the wellness staff.”

Mike Ball, Ph.D., Health Promotion Coordinator  
General Motors Body Care Program

“The information in the booklet is very useful in helping patients understand symptoms and what to do about them.”

Edward Adler, M.D., F.A.C.P., Attending Physician, Division of Geriatric Medicine, William Beaumont Hospital

“This guide is loaded with useful information on how to take care of yourself and make better health care decisions.”

Anthony L. Pelonero, M.D., Associate Professor of Psychiatry  
Medical College of Virginia and Medical Director, Mental Health, Trigon BlueCross Blue Shield

“The best women’s health guide I’ve seen. Its’ concise, easy-to-read text can be referred to at a moment’s notice.”

Joseph Berenholz, M.D., F.A.C.O.G., Diplomate, American College of Obstetrics & Gynecology  
Faculty and Staff Physician, Detroit Medical Center

“This self-care guide can play an important part in modern health care.”

J. Courtland Robinson, M.D., M.P.H., Associate Professor of Gynecology and Obstetrics, Johns Hopkins School of Medicine, joint appointment in the Department of Population Dynamics at the Johns Hopkins School of Hygiene and Public Health, Baltimore, MD

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# The Company We Keep

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Over 5,000 corporations, hospitals, MCOs, and government agencies use our self-care publications. Some of our clients include:

## Insurance Companies

BlueCross BlueShield-34 Plans  
Cigna  
Continental Insurance  
John Hancock  
Massachusetts Mutual

Prudential  
Wausau  
Western Southern Life Insurance  
WPS Health Insurance

## Managed Care Organizations

Advocate Health Partners  
Aetna Health Plans  
Cigna HealthCare  
Fallon Community Health Plan  
Family Health Plan  
Foundation Health System  
Health Partners  
HealthNet  
HMO Kansas

Humana Health Plans  
Intermountain Health Care  
Kaiser Permanente  
MidAtlantic Medical Services  
Physicians Health Plan  
PruCare  
QualMed  
Security Health Plan  
Sharp Health Plan

## Hospitals

Albany Medical Center  
Danbury Hospital  
DeKalb Medical Center  
Good Samaritan Hospital

Henry Ford Health Systems  
Lexington County Hospital  
Queen's Medical Center  
St. Bernard Regional Medical Ctr

## Corporations

AT&T  
Bethlehem Steel  
Citibank  
Exxon  
General Motors  
Marriott Corporation  
Nabisco  
PetsMart

Pitney Bowes  
Pizza Hut  
UAW/DaimlerChrysler  
UAW/Ford  
Union Pacific Railroad  
Wachovia Bank  
Wyeth-Ayerst

## Government


CIA  
Dept. of Health & Human Services  
Federal Reserve Bank  
Fort Leonard Wood  
Pentagon

U.S. Army Corps of Engineers  
U.S. Customs  
U.S. Dept. of Energy  
Walter Reed Army Medical Ctr.

## Education

Alfred University  
East Illinois University  
Ohio State University  
Purdue University

Springfield College  
University of Central Florida  
University of Colorado  
University of Michigan



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