Power to the Patient

Teaching Your Employees to be Better Health Care Consumers

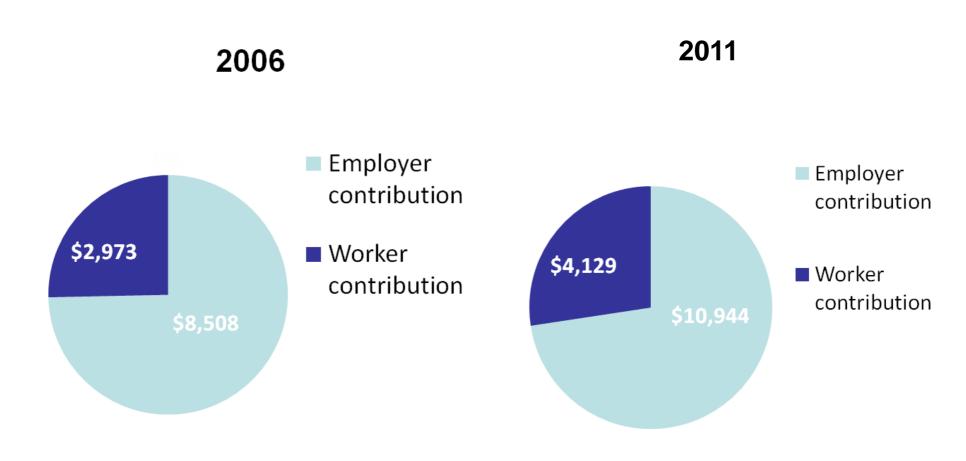
By Don R. Powell, Ph.D.

President and CEO

American Institute for Preventive Medicine



Annual Employee/Member Health Care Costs





Source: Kaiser/HRET Employer Health Benefits Survey, 2011

Rising Health Care Costs Worries Employees

- 26% said health care spending increased their stress levels
- 17% said health care costs reduced ability to save for retirement
- 11% said high health care costs made it difficult to pay for food, heat and housing
- 72% said they were worried that deductibles and copays would increase in the next 2 years



Source: Towers Watson 2010 Employee Perspectives on Health Care

Positive Steps Employees Are Taking to Reduce Health Care Costs

Steps taken	In 2010
Tried to take better care of myself	57%
Only visited doctor for serious symptoms	33%
Used company wellness program/resources	15%
Asked doctor about affordable treatment options	11%
Looked for less expensive health care providers	7%
Negotiated lower price with doctor	3%



Source: 2010 Towers Watson "Employee Perspectives on Health Care" report

Negative Steps Employees Are Taking to Reduce Health Care Costs

Steps taken	In 2010
Delayed going to the doctor	26%
Skipped a recommended doctor visit	15%
Did not fill/skipped dose of prescription medicine	14%



Source: 2010 Towers Watson "Employee Perspectives on Health Care" report

Physician Office Visits Annually

Total visits to non-federally employed, office-based physicians:

- 956 million
- Approximately 3.2 visits/person

Source: CDC.gov FastStats, 2011

Unnecessary visits

• 25% or 239 million

Source: Dunnell, K. and Cartwright, C. Medicine Takers, Prescribers and Hoarders

Average cost/visit: \$199

Source: CDC.gov, FastStates, updated 2011





Emergency Room Visits Annually

Total visits to non-federally employed, office-based physicians:

• 123.8 million

40.2 visits / 100 persons

Source: National Ambulatory Medical Care Survey, 2008

Unnecessary visits

• 55% or 65.5million

Source: National Ambulatory Medical Care Survey, 2008

Average cost/visit: \$922

Source: AHRQ.gov, April 2011





What is Wise Health Care?

Wise health care consumers:

- Know how to choose a health care plan
- Choose their care providers carefully and thoughtfully
- Communicate with their health care providers
- Are comfortable asking questions, sharing concerns and negotiating costs
- Analyze and evaluate sources of health information
- Practice preventive care
- Know when to treat themselves at home
- Understand their prescriptions and take them as directed



Patient / Physician Communication

- Patients usually have questions, but ask them less than 10% of the time - UCLA
- Average patient has 4 questions and gets 1.5 answers
- 70% of correct diagnosis depends on what the patient tells the doctor - Amer. Soc. Internal Med.
- Patients who write their questions both give and get better information - University of Dayton
- Less than 10% of medical decisions are made with participation of a fully informed patient. -- JAMA







It can even make your employees healthier.

In a 2011 study, employees were randomly assigned to two groups: one participated in a traditional health education program, while the other group was given only wise health care consumerism education.

Two years later, both groups had reduced their health risk behaviors.



Teaching Wise Health Care Consumerism





Ask employees to submit success stories of their own self-care use

- Publish the first three stories in the monthly newsletter
- Award contributors with a free lunch
- Have a grand prize drawing where all selected winners get a chance at a prize



Put together a "doctor-bag" display of medical self-care items.



- Create fliers for employees listing important items in home pharmacy
- Encourage them to take a "creative" picture of them in their home pharmacy
- Post pictures and give away adhesive bandages, aspiring, drug store coupon, etc.



Start a Medical Self-Care Program

7 Components





1. Communication campaign



Greetings,

Yamaha Motor Corporation, U.S.A. is committed to the health and well-being of our employees and their families.

This commitment is evident in our consistently strong benefits, which for 2008 include a new Employee Assistance Program and other enhancements that we hope you are finding of use and value.

Furthering this commitment, we are pleased to provide you with this *Healthier at Home* guide. It contains valuable information about preventing illness, knowing when to seek medical care, treating minor problems at home, and being a wise health consumer.

Regular preventive care, healthy lifestyle habits and appropriate self-care can help individuals reduce health care costs and improve the quality of their lives.

We encourage you to read this guide and make it a part of your family's health reference collection. Remember, the guide should not be used in place of professional medical care.

We are pleased to present you with this useful health guide and look forward to providing more health information and resources in the future.

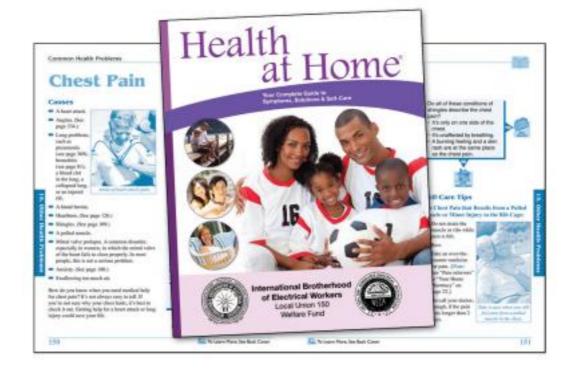
Enjoy, and here's to your health!

Palmeli



2. Self-Care Publications

- Books
- Booklets
- Brochures





Self-Care Publications Answer Basic Questions

- What is a real medical emergency?
- When do I need to consult a physician?
- Can I treat this illness myself?
- What self-care procedures should I use?





3. Self-Care Workshops

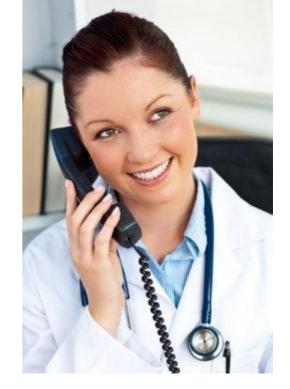
- Present how to get maximum benefit from self care program
- Teach wise health consumerism
- Role play illness scenarios
- Instructor-led, DVD, webinar formats





4. Nurse Advice Lines

- Nurseline with Registered Nurse
- Pre-recorded tapes
- Referral service





5. Self-Care Software

- Individual PC's
- Company Intranet
- Internet Homepage





Use High-Tech as an Adjunct to High-Touch

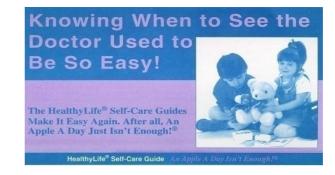
- No data to support cost savings
- Only 70% of US population has internet access
- Only 35% go online regularly for health information
- Some intranets can only be accessed at work
- May not reach dependents
- Can be time-consuming for some
- Many people still prefer print
- Employees thank you for books



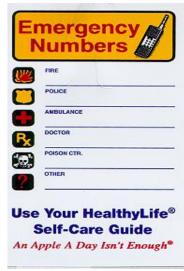
6. Promotional Materials

- Posters
- Flyers
- Paycheck inserts
- Table tents
- Newsletter
- Postcards

- E-mail messages
- Phone stickers
- Refrigerator magnets



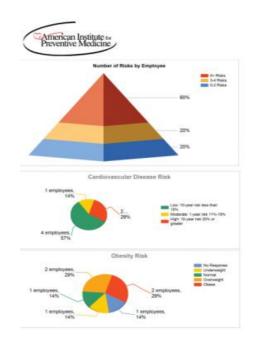






7. Evaluation

- Self-reported data post-program implementation
- Self-reported data pre- and post-program implementation
- Pre- and post-analysis of claims data
- Pre- and post-analysis of claims data using a control group





The cost of a medical self care program

- Book/booklet \$4 to \$8/copy
- Nurse advice line \$0.30 \$0.70 pepm
- Online content \$0.20 \$0.50 pepm
- Promotional materials \$0.35 \$0.65 pepm
- Newsletter \$0.25 \$0.50/issue
- Individual mailing costs \$3.00/mailing

Total Cost Average: \$1.50 - \$2.00 pepm



Medical Self-Care ROI

In 26 independent studies, our medical self-care books saved \$83.02 (CHECK) in 9 months due to reduced doctor and ER visits.



Medical Self-Care Research Results

Organization	Year	# of	# of	Documented	R.O.I.*		
Organization	Itai	People	Months	Dr. Visits	E.R. Visits	Total	
Greenville County	2011	860	6	\$96.77	\$142.02	\$238.79	26:1
Rice Management	2010	182	6	29.43	38.97	68.40	10:1
North Carolina Company	2009	108	6	23.15	66.20	89.35	13:1
North Carolina Hospital	2009	134	6	43.28	123.13	166.42	24:1
Lebanon VA Medical Center	2008	184	6	28.49	24.81	53.30	9:1
Stora Enso	2008	32	6	68.06	17.50	85.56	12:1
United Way	2005	4819	6	49.47	125.96	175.43	29:1
United Way	2005	1360	6	46.57	33.59	80.16	13:1
Whatcom County	2005	95	6	3.47	8.06	11.53	3:1
United Teachers New Orleans	2004	130	12	17.35	72.00	89.35	17:1
Teamsters Local 436-Actives	2003	91	12	28.41	90.99	119.40	20:1
Teamsters Local 436-Retirees	2003	47	12	17.55	61.28	78.83	13:1
Bloomington Hospital	2001	839	12	28.65	69.01	97.66	16:1
Bloomington Hospital	2000	627	12	25.53	42.49	68.02	11:1
Bloomington Hospital	1999	625	12	27.19	63.36	90.55	15:1
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	34.82	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	13.50	39.06	5:1
Capital Blue Cross	1995	938	12	16.45	5.22	21.67	7:1
Florida Hospital	1994	801	5	18.26	57.81	76.07	38:1
Average Totals		491	8.3	\$32.90	\$50.24	\$83.15	15:1

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

Capital Blue Cross Study

371 Employees; 12 Months

- Employee Physician Office Visits
 - # reduction = 932 visits
 - % reduction in visits = 18.4%
 - Total savings = \$26,094.
 - % reduction in costs = 21%
 - Per employee savings = \$26.09
- Employee Emergency Room Visits
 - # reduction = 101 visits
 - % reduction in visits = 8.1%
 - Total savings = \$12,970

American Institute employee savings = \$12.97 Preventive Medicine

— % reduction in costs = 35.5%

- Total Employee Savings
 - # reduction = 1,033 services
 - % reduction in services = 18.5%
 - Total savings = \$39,064
 - % reduction in costs= 24.3%
 - Per employee savings = \$39.06

Capital Blue Cross Study

938 Subscribers; 12 Months

- Subscriber Physician Office Visits
 - # reduction = 522
 - % reduction in visits = 12.2%
 - Total savings = \$16,450
 - % reduction in costs = 13.5%
 - Per subscriber savings = \$16.45
- Subscriber Emergency Room Visits
 - % increase in visits = 9.2%
 - # increase = 27 visits
 - Total savings = \$5,218
 - % reduction in costs = 21.4%

Per subscriber savings = \$5.22

- Total Subscriber Savings
 - # reduction = 495 services
 - % reduction in savings = 10.8%
 - Total savings = \$21,667
 - % reduction in costs = 17.8%
 - Per subscriber savings = \$21.67

Self-Care Program ROI Analysis

- Cost of self-care guides
- Comparison to annual health expenditures
- Utilization & cost assumptions
- Projected cost savings





The Shifting of Health Care

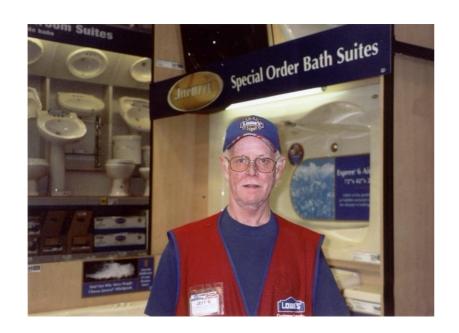
Cost of Routine Care Episode (Example: Cold, flu)

- Primary Care Physician -- \$199→
- Physician Extenders -- \$50 →
- Telephone Triage Nurses -- \$5 →
- Patient Self-Care -- \$1

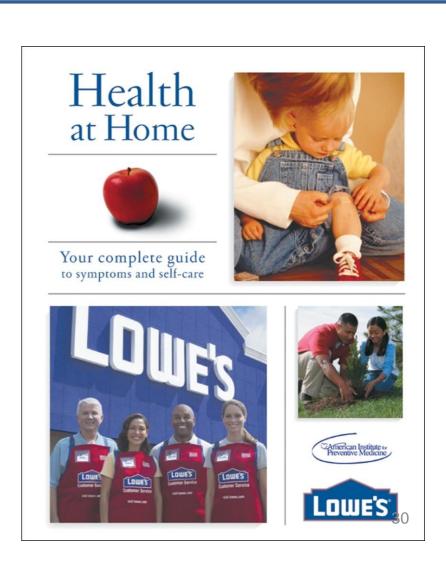


"Health at Home" was the reason I went to see my doctor and it saved my life."

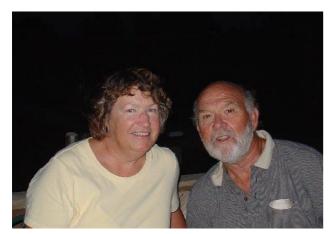
Jeff Bilbrey
Sales Specialist, Lowe's
Bloomfield Hills, Michigan



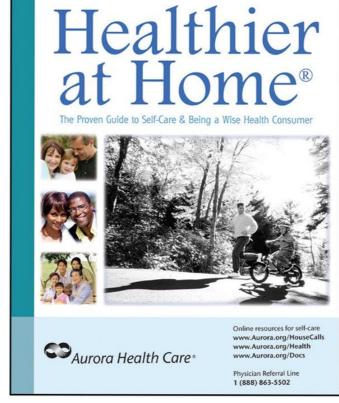




"Health at Home[®] was a real lifesaver. It helped me to know my husband, Jay, was having a heart attack."



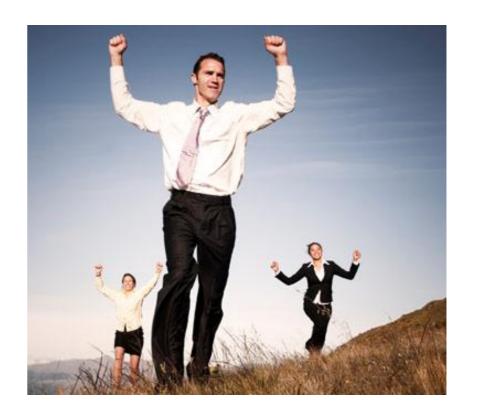
Marijo Parsons
 Pharmacy Supervisor
 Aurora Medical Center
 Milwaukee, WI





Medical Self-Care Programs

- WIN Employees
- WIN Employers
- WIN Human Resource Department





Distribute a booklet on recommended exams, immunizations, etc.

- Include a "quiz" as a paycheck stuffer and ask employees to complete it using the booklet
- Put quiz on your company website
- Quiz winners are announced in newsletter or given a prize
- Recommended exams and immunizations resources:
 - www.cdc.gov
 - www.ahrq.gov/clinic/pocketgd.htm
 - www.healthfinder.gov/prevention



Host a doctor-patient communication workshop.

- Offer a lunch-and-learn
- In small groups, ask employees to make a list of questions to ask a doctor about an "assigned" health problem
- Including assertiveness training
- Ask a doctor to attend to discuss how patient-doctor interaction helps with proper diagnosis and treatment
- Distribute a doctor evaluation and encourage employees to rate the care they receive from their provider



Involve Employees' Families

- -70% of health care costs
- —Women make 80% of health care decisions





Involve employees' families

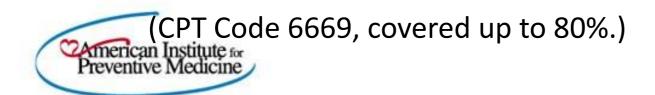
- Host educational seminars in the evening, when family members can attend
- Coordinate a drawing contest with employees' children.
 Contestants can draw a picture about taking good care of your health. Display in your office or at a local library or hospital, or incorporate illustrations in your promotional campaign.



A Short History of Medicine

I have an earache:

- 2000 B.C. Here, eat this root.
- 1000 A.D. That root is heathen. Here, say this prayer.
- 1850 That prayer is superstition. Here, drink this potion.
- 1940 That potion is snake oil. Here, swallow this pill.
- 1985 That pill is ineffective. Here, take this antibiotic.
- 2008 That antibiotic is artificial. Here, eat this root.



Thank you for your attention.

Questions?

Don R. Powell, Ph.D.

248-539-1800 / 800-345-2476 ext. 235

dpowell@healthylife.com

