



How a High Touch Wellness Program Resulted in \$30 Million in Health Costs Savings



HEALTH

A photograph of a young woman with long dark hair, wearing blue medical scrubs and a stethoscope, smiling. The image is overlaid with a blue gradient and white circular lines.

ENGAGEMENT

A photograph showing a person's feet in sneakers on a treadmill, with a red and orange gradient overlay and white circular lines.

GOALS

A photograph showing silhouettes of people celebrating on a mountain peak, with one person holding a flag. The image has a yellow and orange gradient overlay and white circular lines.

HIGH TOUCH WELLNESS

EXECUTIVE SUMMARY

Employers struggling with the high cost of health insurance benefits can keep costs in line if they know the secret to a successful corporate wellness program.

Midland Health, a national corporate wellness and biometric screening company, finally discovered it.

"We simply got lucky," says Jo Steinberg, company president. "For years, we've been looking for a unique, highly successful wellness program that we can partner with, and we found it in Collier County, Florida."

When Midland started doing blood and biometric testing for the county government's 2,200 employees in the fall of 2015, Collier was already in the sixth year of its wildly successful "Invest in Your Health" benefits program.

"During the next three years, we saw how the employer offered very targeted support for everyone in the program," Steinberg said. "We saw, close up, how they incorporated high-touch services at every level. They genuinely care about the people they're trying to help, and that's what makes the difference."

AFTER NINE YEARS, COLLIER'S PROGRAM HAS RESULTED IN:

- 1 Skyrocketing employee participation.
- 2 Fewer severe health problems.
- 3 A savings of \$30 million in health benefit costs.

"Extensive, cost effective lab and biometric testing, high touch onsite coaching, physician visits and follow-up proved to be the secret sauce in a benefits program that makes other companies and government agencies envious," Steinberg said.

The good news, she adds, is that many other employers can save money and see encouraging results either by replicating the Collier County program or borrowing as many elements as it can afford.

CHALLENGES

In 2008, Collier County administrators were frustrated because their self-funded health plan wasn't working. Too few employees were taking advantage of all the benefits such as routine screenings.

Many people with diabetes, hypertension, heart disease and other chronic illnesses didn't bother seeing doctors. The county had no clue what employees were eating, if they exercised, or if the ones who were visiting doctors were taking their advice.

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Jo Steinberg
CEO Midland Health

The health plan needed a massive overhaul. Working with their benefits consultant, the county identified seven goals:

- **Reduce the number of catastrophic cases.**
- **Address tobacco use and diabetes.**
- **Improve productivity, reduce sick leave and disability, and improve quality of life.**
- **Reduce overall risk factors.**
- **Protect the privacy of members.**
- **Enhance the current relationship with physicians.**
- **Provide a health benefits program at competitive prices.**

In 2009, Collier County built the framework for "Invest in Your Health." The new program placed a high priority on two components: manage risk to control the costs, and create high-touch experiences.

"We set up a plan to identify and prevent serious catastrophic events," said Jeff Walker, division director of risk management for the county. "In the process, we showed people we care, and that we want them to be healthy and happy."

HOW THEY DID IT - 7 Steps to Success

STEP



CONDUCT EMPLOYEE FOCUS GROUPS.

Collier County knew employees might resist change. With the help of a professional team, the county conducted in-person focus groups and interviewed up to 15 percent of the workforce. The interview team compiled statistics on what people liked or disliked, and issues that concerned them.

The employees' biggest worry? Privacy. They didn't want their employer to know details about their health history such as whether they smoked, had diabetes or suffered from depression.

"We knew we needed to assure people that their personal data wouldn't be compromised," Walker said.

STEP



PARTNER WITH AN OUTSIDE ORGANIZATION TO ENSURE EMPLOYEE PRIVACY.

Collier County contracted with Community Health Partners, a physician hospital association in Naples, the county's largest city, to provide services that ensured privacy online and offline. It would help employees feel more comfortable knowing they could ask for help for any physical or emotional problem and be guaranteed anonymity.

Community Health Partners provided two other important components: health advocates coaches and an employer-sponsored health clinic.

The on-site Health Advocate Office on the main Collier County government campus makes it easy for employees and their spouses to enroll in "Invest In Your Health." The advocates include two registered nurses who are health coaches and know how to treat specific conditions such as diabetes, heart disease and obesity. Along with a bilingual coordinator, the advocates work with each employee to find ways to reduce or eliminate high health risk behaviors and incorporate healthier lifestyle habits.

The coaches work closely with the on-site health clinic, the Wellness Program and the benefits offices, and refer employees and their families to community-based resources as needed. The Wellness Program provides medical nutrition therapy, goal-setting and follow-up for members with more complex problems.

The Collier health benefits program also provides support services for emotional wellness. Stress, for example, regardless of its source, affects job performance and is one of the leading causes of disengaged employees. Studies show that 7 out of 10 employees are not functioning at peak efficiency while at work. Collier's Emotional Wellness Program, provided by Community Health Partners, provides a licensed mental health counselor and a licensed clinical social worker who help employees and their families deal with stress-related issues such as depression, anxiety, grief and loss, difficult relationships, coping, trauma and parenting.

While most employee assistance programs don't see nearly the number of employees who need help, Collier's Emotional Wellness Program has proven a tremendous success. Since it began in 2009, through June of 2018, it has provided over 4500 services for employees and their families.

STEP 3

USE INCENTIVES THAT LET EMPLOYEES EARN THEIR WAY INTO BETTER HEALTH PLANS.

Incentives linked to the employer's health benefit plan are common in the wellness industry. But Collier County didn't want to use a carrot and stick approach or strong monetary incentives.

"We wanted our employees to feel like they were earning their way into a better health plan," said Karen Eastman, Wellness Programs Manager.

Here's how it works. Collier's plan has three levels:

① Basic ② Select ③ Premium

In 2009, the first year, all employees were in either the Basic or Select Cost Share plans. The following year, employees and spouses qualified for all three levels based on continued completion of wellness related activities. Those who are more wellness conscious can earn lower co-pays, deductibles and out-of-pocket expenses by completing qualifiers for Select and Premium Cost Share options. In other words, price was no longer the major determining factor for the level of coverage.

To participate at the **Select Cost Share** level, employees must:

- **Get a blood lab draw, and biometric and blood pressure screening.**
- **Meet with a health advocate coach to review their screening data and agree to follow-up wellness goals.**

To participate at the **Premium Coverage** level, employees must meet those two requirements and these:

- **Get age/gender based screenings**
 - An annual physical exam
 - A colonoscopy every 10 years beginning at age 50
 - A mammogram every other year for women 40 and older
 - An annual prostate exam for men 40 and older
- **Complete a nicotine cessation program for those who test positive for cotinine.**
- **Participate in wellness education if they are prediabetic, or have existing and newly diagnosed or gestational diabetes, or have from three to five identified health risk factors.**

THE INCENTIVES WORKED!

In the 2018 plan year, almost 9 out of 10 employees qualified for the Premium level, the highest benefits. (Table 1)

TABLE 1: COLLIER BENEFIT PLAN ENROLLMENT



EARN HEALTHY BUCKS WHILE LEARNING

Employees at the Premium level can also earn up to \$300 for their health reimbursement account by participating in Collier's Healthy Bucks Program.

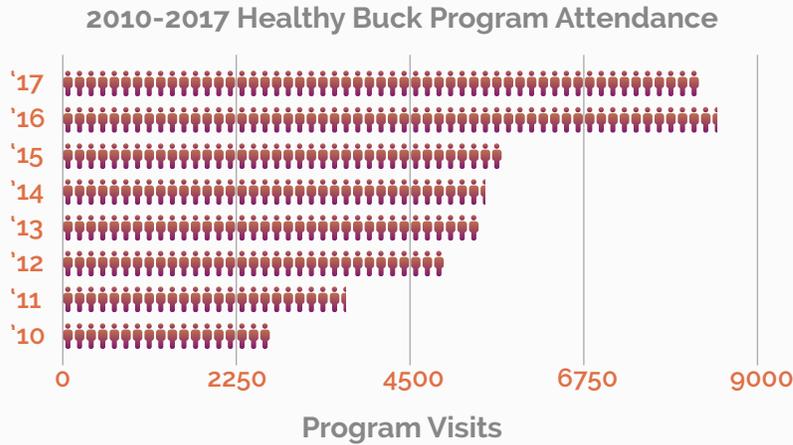
They can earn \$150 by participating in three health education and fitness activities. They can earn another \$150 by reaching specific health goals or outcomes. The money can be used for out-of-pocket expenses covered under the medical, dental, vision, durable medical equipment and pharmaceutical plan.

Healthy Bucks serves as an incentive. It also reinforces the importance of learning healthy lifestyle skills. Employees get "free money" for attending health education classes during break time, or before or after work. In 2017, employees racked up 8,225 visits as part of the Healthy Bucks program. (Figure 1)

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FIGURE 1: HEALTHY BUCKS PARTICIPATION

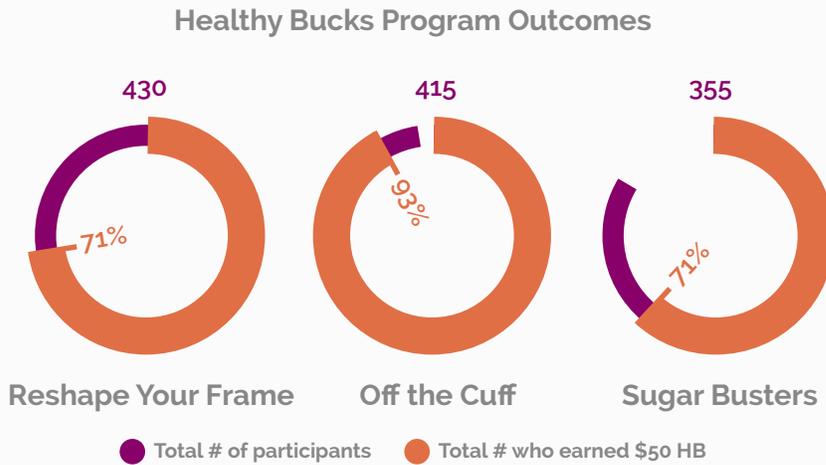


Of the 430 participants in the Healthy Bucks "Reshape Your Frame" Body Composition Program, 71% earned \$50 each by achieving BMI, waist circumference and body fat targets.

Of the 415 people who participated in the "Off the Cuff" blood pressure program, 93% earned \$50 each for a blood pressure below 130/90.

Of the 355 participants in the "Sugar Busters" blood glucose management program, 71% earned \$50 each for achieving blood glucose below 5.7% for non-diabetics, or below 7% for those diagnosed with diabetes. (Figure 2)

FIGURE 2: HEALTHY BUCKS PROGRAM OUTCOMES



STEP



PROVIDE EXTENSIVE LABS AND BIOMETRIC SCREENING.

Most companies require blood and biometric screening every year, usually during a short four-week window. Collier County, however, requires it for employees and spouses every other year during a more convenient five-month window from November through March. Midland tests Collier's employees during the even-numbered years and spouses during odd-numbered years. The extended screening window creates greater opportunity for participation.

The screening program also boasts an extensive lab panel.

Midland Health provides routine blood and biometric screening along with 48 lab tests that screen for heart, lung, pancreas, thyroid, liver, kidney, electrolyte, white blood cell, and red blood cell health. Participants must share their lab work with their physician within 30 days of receiving the results.

The extensive panel gives the participants' primary care physicians a tool to identify potential problems early. It also saves money for Collier. That's because Midland gives the county a much lower rate than what it would pay if employees had their bloodwork and biometric testing done through their own physicians or at other clinics.

Midland does testing at the employer site and at an offsite Midland Office, offering screening during the week and on weekends for participant convenience. Also, employees can call a Midland hotline 24/7 regarding scheduling concerns.

"Expert phlebotomy services, flexibility and dependability are only a few of the reasons why we are so happy with Midland Health," Collier's Eastman said. "We have a population of over 5,000 program participants with unique needs. Midland's staff has improved our employee wellness program experience with their quick and positive responses to operational management requests."

STEP



OFFER THE CONVENIENCE OF ONSITE HEALTH CLINICS.

The number of employers with on-site clinics continues to grow as they search for ways to improve employee productivity while trying to control skyrocketing healthcare spending. Collier County has two health clinics that average about 4,000 visits per year.

"Our clinics are a breakeven," Walker says. "We use them as an extension of our wellness program. It gives us more access to our employees to follow up on health risks identified through the biometric screenings, and to provide additional education and coaching."

For example, when screenings show a participant has diabetes, the person is referred to the clinic for diabetes education, testing supplies, medication and follow-up screening. More than half of Collier employees with diabetes go to the clinic for quarterly visits with the diabetes educator.

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Karen Eastman
Wellness Programs
Manager

The clinics offer continued care not only for diabetes but for tobacco cessation too. Staffed by a nurse practitioner and a physician assistant, the service is free to all employees, spouses and children enrolled in Collier's health plan. It offers free physical exams and routine injections. It also treats patients for ailments such as coughs, colds, flu, skin problems, high blood pressure, digestive problems, respiratory issues, insomnia and minor accidents. In 2016 and 2017, the clinics had slightly more than 4,000 visits each year.

In 2018, the clinics already have seen that same number of visits in the first six months of the year. If the rate of usage stays consistent, participation could almost double.

ONSITE HEALTH CLINIC VISITS



STEP



USE PHYSICIAN-APPROVED GENERIC PRESCRIPTIONS, WHENEVER POSSIBLE, TO KEEP COSTS LOW.

While pharmaceutical costs continue to rise for most employers, prescription drug costs have remained flat for Collier County, thanks in part to "Step Therapy," a cost-saving program for people who take prescription medication for ongoing conditions like arthritis and high blood pressure.

Working with their physicians using generic substitution, participants receive effective medications while keeping costs as low as possible for themselves and the county. The program has resulted in 83% generic substitution and stable pharmaceutical costs.

STEP



OFFER HIGH-TOUCH SERVICES, THE SECRET TO SUCCESS.

The numbers alone paint an impressive picture.

Collier County's annual budget of \$35 million for its health plan includes medical claims, reinsurance and outliers.

The \$90,000 budget for the Wellness Program includes programs, supplies and materials, but not the wellness coordinator salary.

Health plan design and health costs have remained the same for the past six years with record numbers of participants. "We believe our savings are a result of cost containment," Walker said.

But that's only part of the story. What then, accounts for record participation?

The health benefits plan and wellness program have been so successful and has attracted a record number of participants that the county has kept the design intact, at the same price, for six years.

The main reason employees and their families love the plan is because human beings—not automated phone systems or online self-service portals—guide them every step of the way:

- **Finding it impossible to take off those extra 50 pounds? A personal coach will work with you.**
- **Stressed to the max because you're working, taking care of your elderly parents and small children? A licensed clinical social worker is standing by to help.**
- **Looking for a way to eat healthier? Participate in a small group Healthy Bucks cooking class.**

That one-to-one attention has resulted in happier, healthier employees.

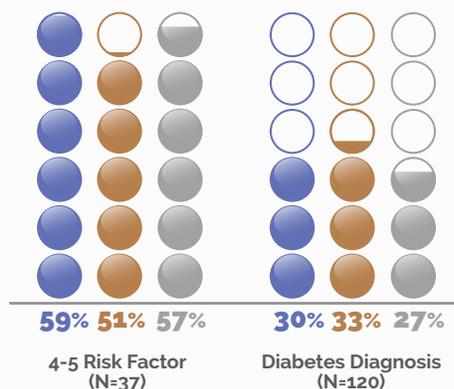
Risk factors for diabetes, lipids, BMI, blood pressure and tobacco have improved. During the 2015 qualifying year, 255 spouses were prediabetic. Two years later, that number dropped to 153.

That same year, 120 spouses who were diagnosed as diabetic met regularly with a diabetes educator, did self-glucose monitoring and worked with their physician for medication support if needed. Repeat testing showed that almost 1 in 3 had improved, and almost 1 in 6 were at or below the American Diabetes Association Standard of Care of 7%.

The number of risk factors also improved. After coaching and other interventions, repeat lab data six months after initial testing showed that 33% improved their LDL cholesterol, and 27% improved their triglycerides. Among thirty-seven spouses with 4-5 risk factors, 59% improved their A1C, 51% improved LDL cholesterol, and 57% improved triglycerides (Figure 3).

FIGURE 3: IMPROVEMENT IN RISK FACTORS

Spouses with 4-5 Risk Factors or Diabetes Diagnosis 2017 Data

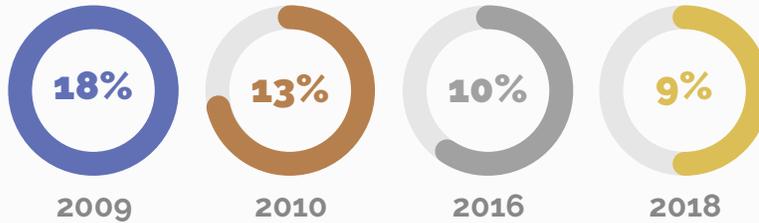


Spouses Who Improved
A1C LDL TRIGLYCERIDES

Since the "Invest in Your Health" program started in 2009, the number of employees who tested positive for cotinine (tobacco) has been reduced by one-half in 2018. (Figure 4).

FIGURE 4: Cotinine Testing Statistics

Employees Testing Positive for Cotinine



CONCLUSION: All 7 Goals Met

As worksite wellness becomes more advanced, employers can choose from a variety of models and designs.

Multiple factors drive their decision. Those include the number of employees, geographic area, company culture, employee age and sophistication, health plan design and budget.

Collier County knew technology was important but they believed that that alone wouldn't be enough to nudge employees to live healthier lifestyles. The county also recognized that it didn't need continuous sophisticated programming that could lead to information overload. Instead, it relied on the "high-touch/human touch" at all levels.

The impressive \$30 million saved, record participation and improved health outcomes met all seven of Collier County's program goals:

- Reduce the number of catastrophic illness cases.
- Address tobacco use and diabetes.
- Improve productivity, reduce sick leave and disability, and improve quality of life.
- Reduce overall risk factors.
- Protect the privacy of members.
- Enhance the current relationship with physicians.
- Provide an insurance program at competitive prices.

The one-on-one, personal approach has proven to be the best model for their employees, and it's one that other organizations can replicate.

Take advantage of a FREE consultation on how you can add high touch wellness services. Details are on the next page.

Since the "Invest in Your Health" program started in 2009, the number of employees who tested positive for tobacco has been reduced by one-half in 2018.

FREE CONSULTATION:

Midland Health welcomes the opportunity to consult with your organization about our high touch wellness services. Features of our program include:

- 1. Online Wellness Portal Coming in Fall of 2019**
- 2. Lifestyle Assessment**
- 3. Biometric & phlebotomy blood screening with Extensive Lab Panel**
- 4. Learn Your Levels Lab & Biometrics reports**
- 5. Post Lifestyle Assessment/lab/biometric consult with health coach**
- 6. Ongoing one on one coaching for high risk individuals**
- 7. Strategic planning & consultation on wellness program design and implementation**

If you have self-funded health plan and would like to adopt all or part of Collier County's seven-step plan to create your own health care benefits success story, contact

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