

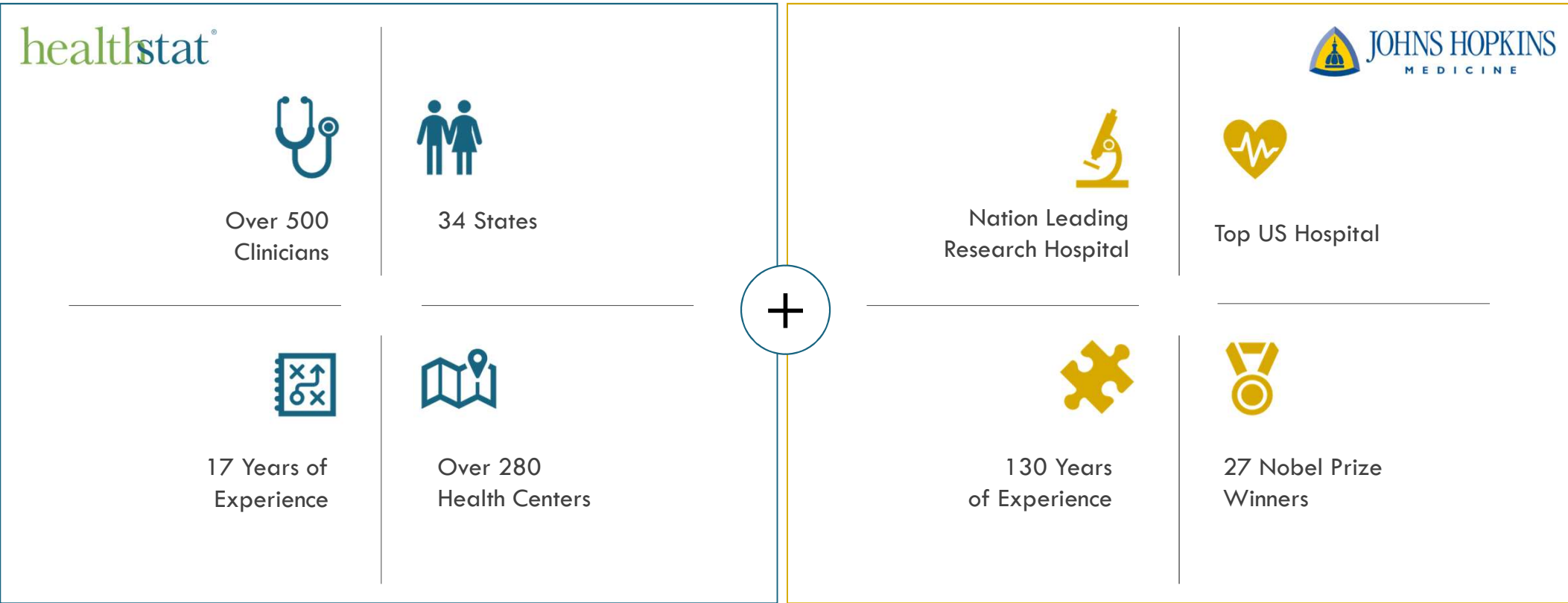


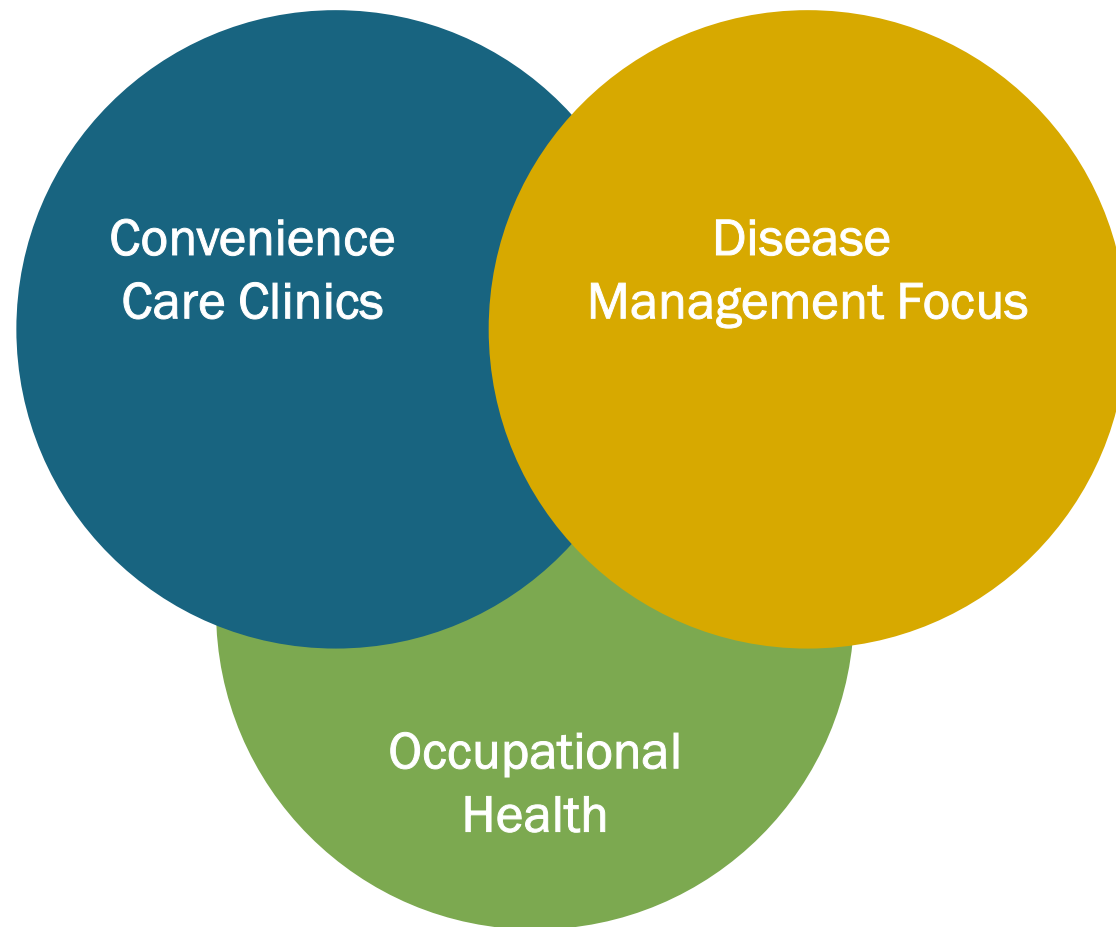
Employer-sponsored Health Clinics

November 21, 2019

Southeastern Actuaries Conference

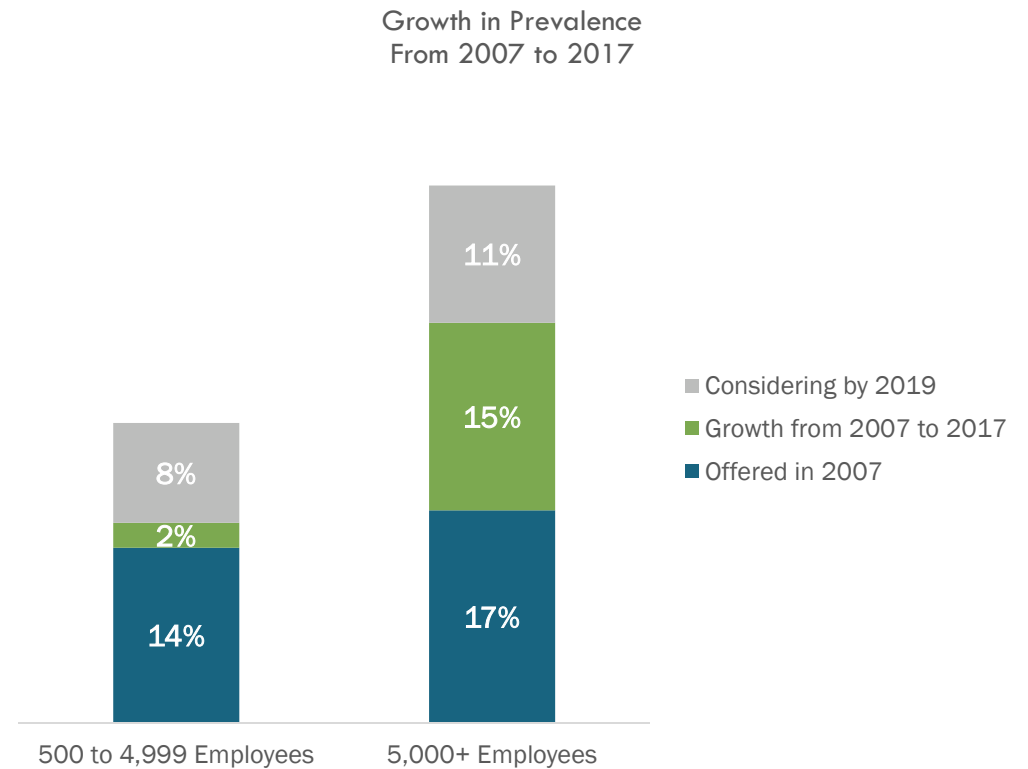
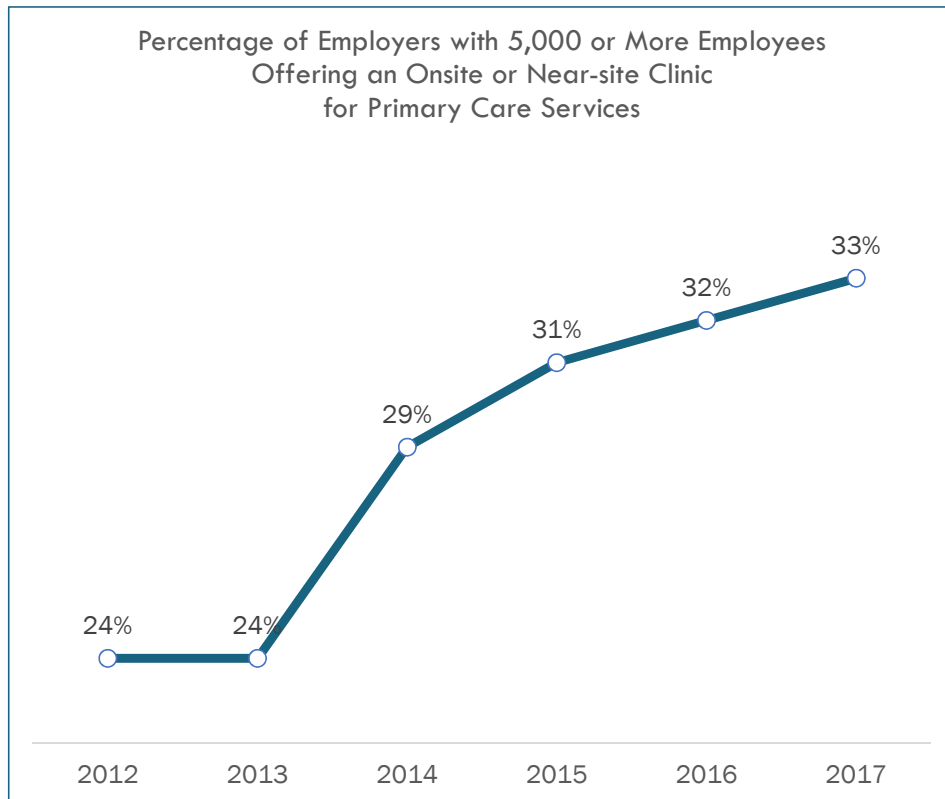
Linking exceptional health center clinicians + operations with world class research + science.





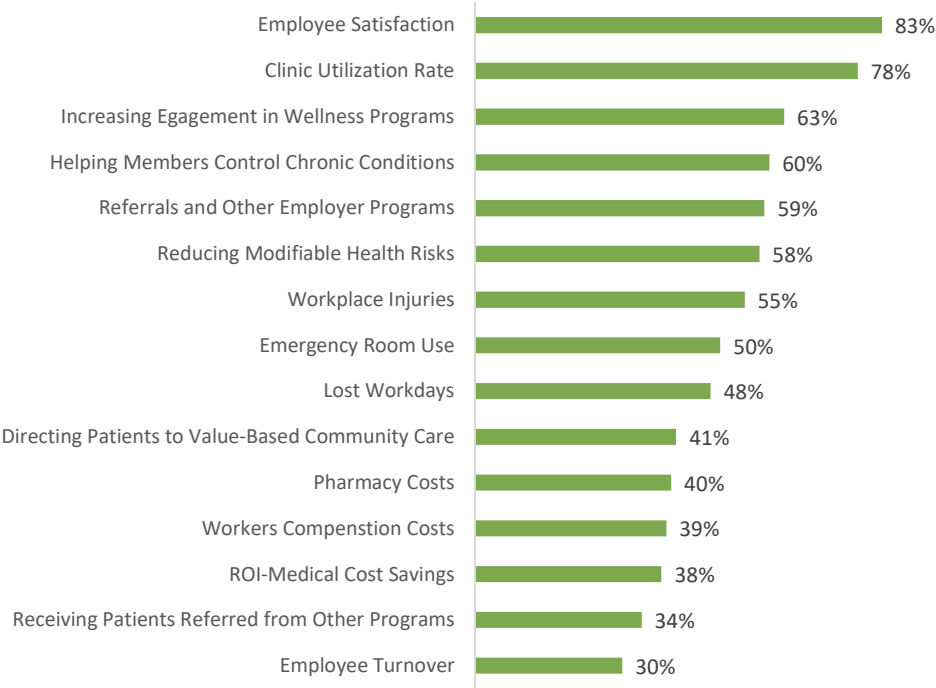


Worksite Clinic Prevalence

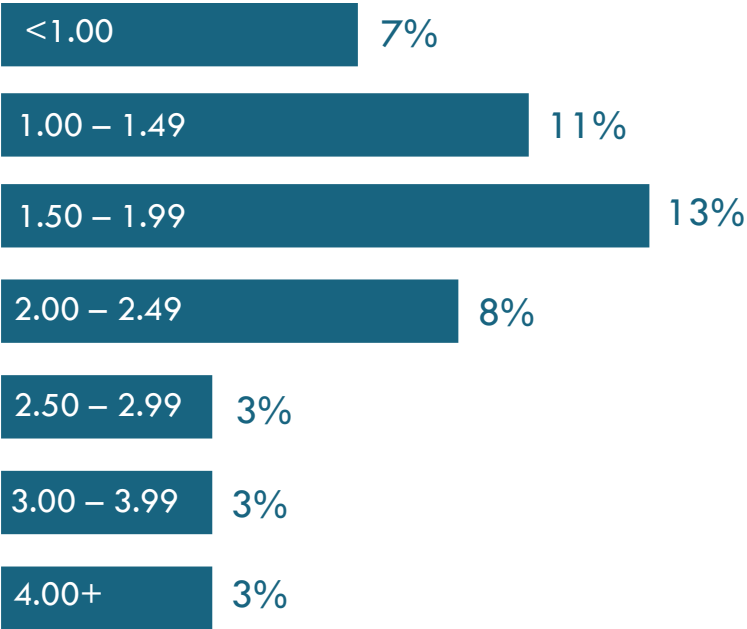


Source: National Association of Worksite Health Centers/Mercer , *Worksite Medical Clinics 2018 Survey Report*

Percentage of Respondents Rating
Clinic Performance as Successful



ROI Among Those That Measured It

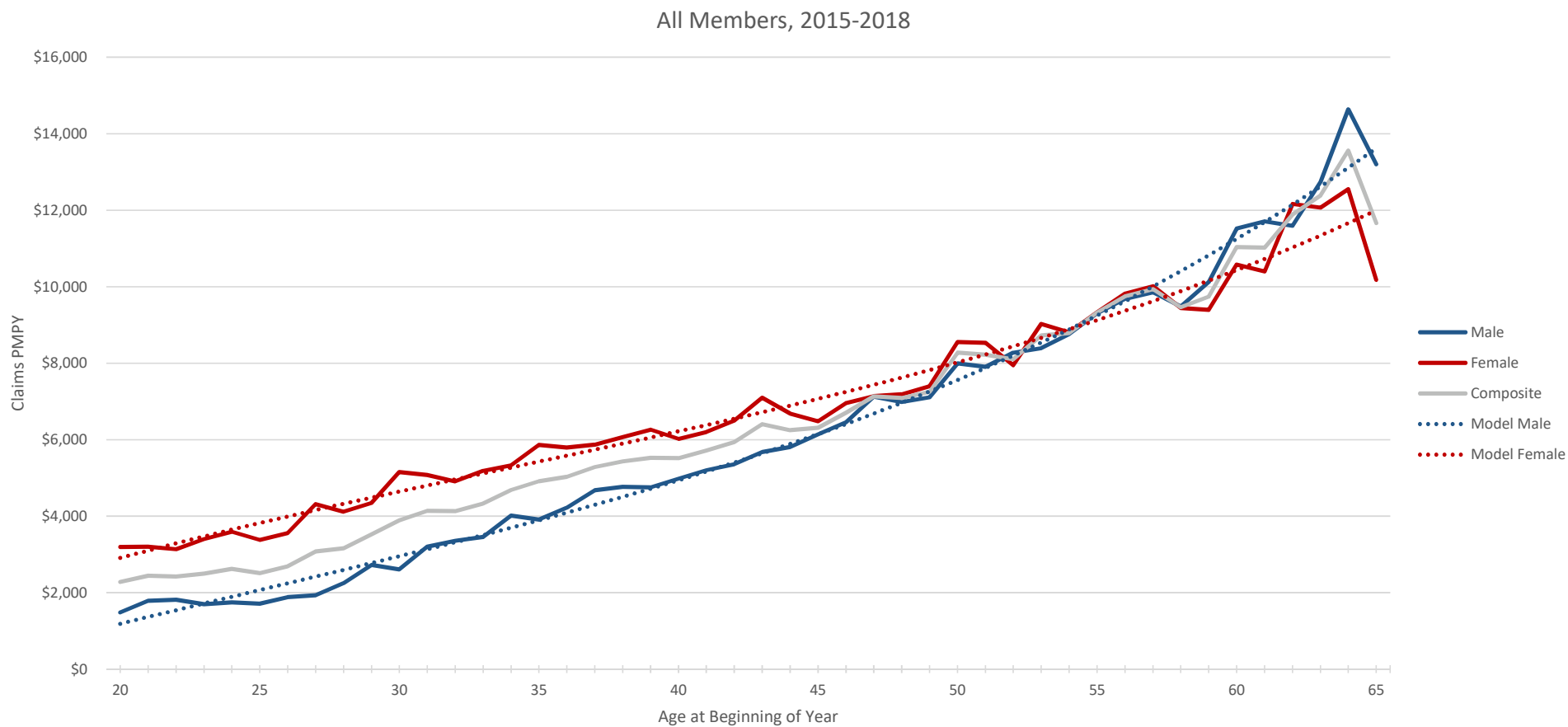


Source: National Association of Worksite Health Centers/Mercer , Worksite Medical Clinics 2018 Survey Report

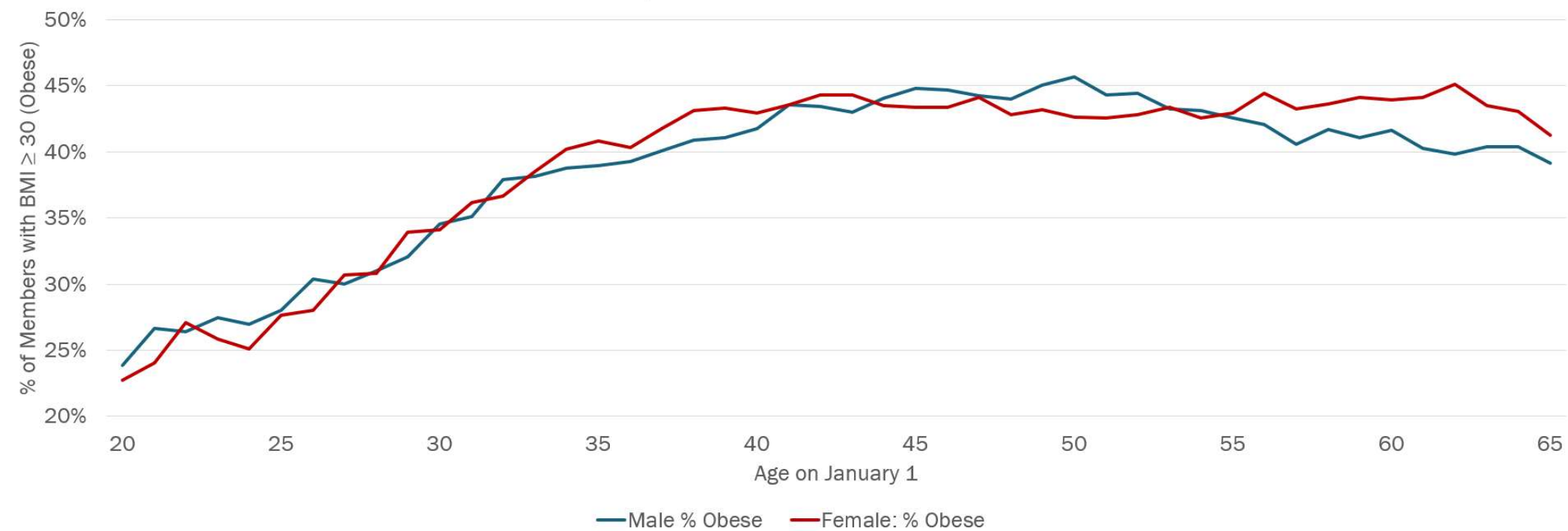
Opportunity for Improvement

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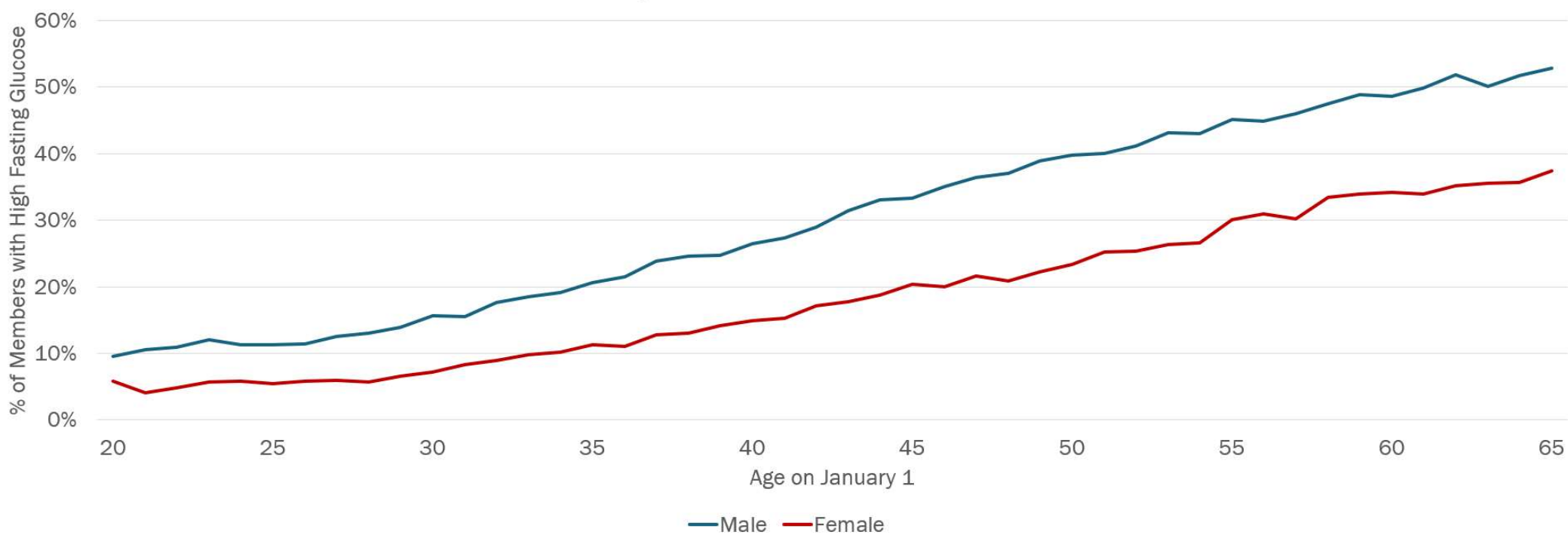




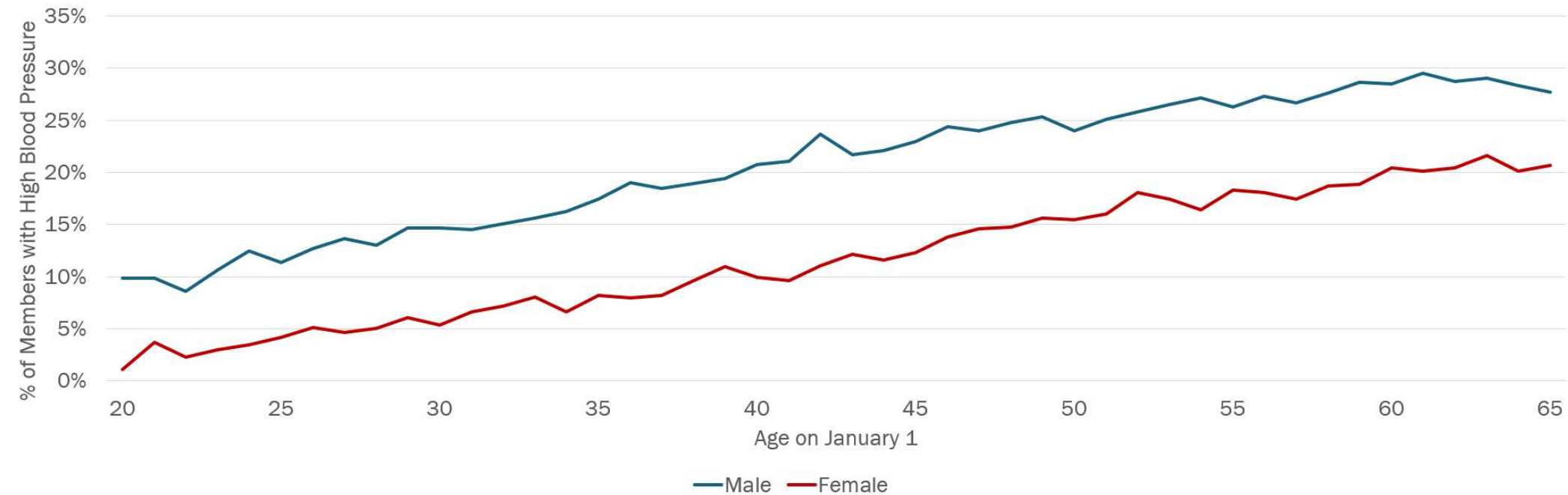
% Obese ((BMI 30+) by Age
Exposure Period: 2010 to 2018



Fasting Glucose: % ≥ 100 by Age
Exposure Period: 2010 to 2018

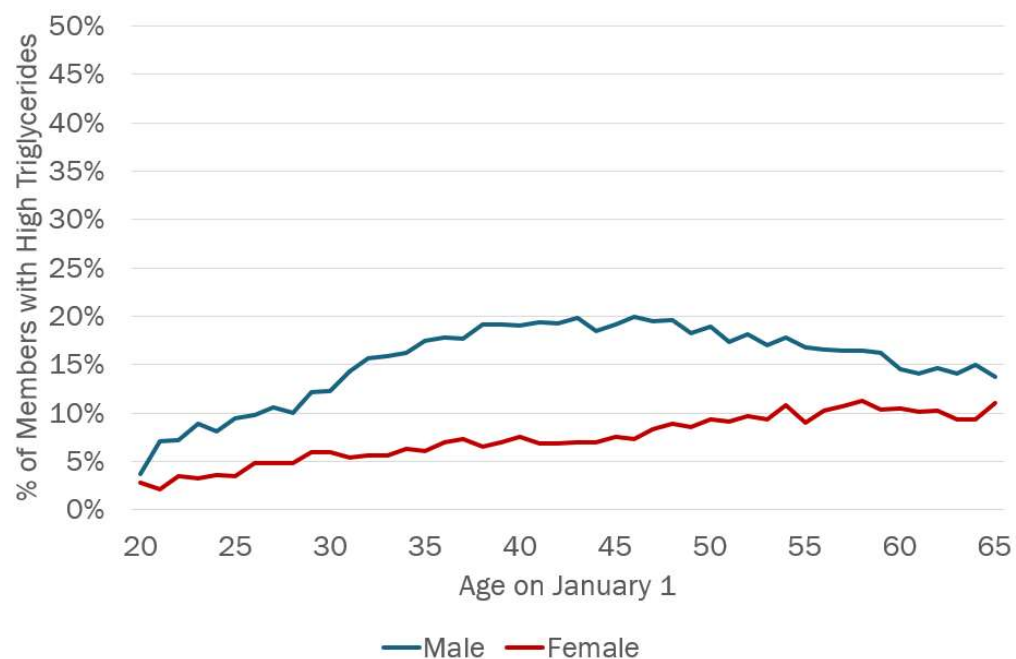


Blood Pressure: % $\geq 140/90$ by Age
Exposure Period: 2010 to 2018

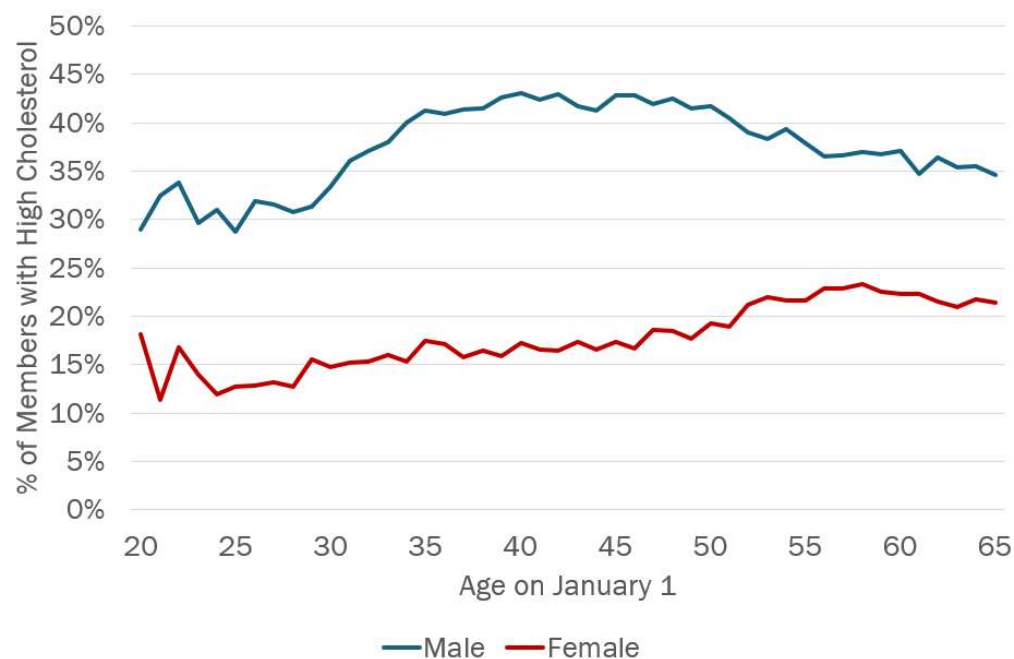


Measuring Health

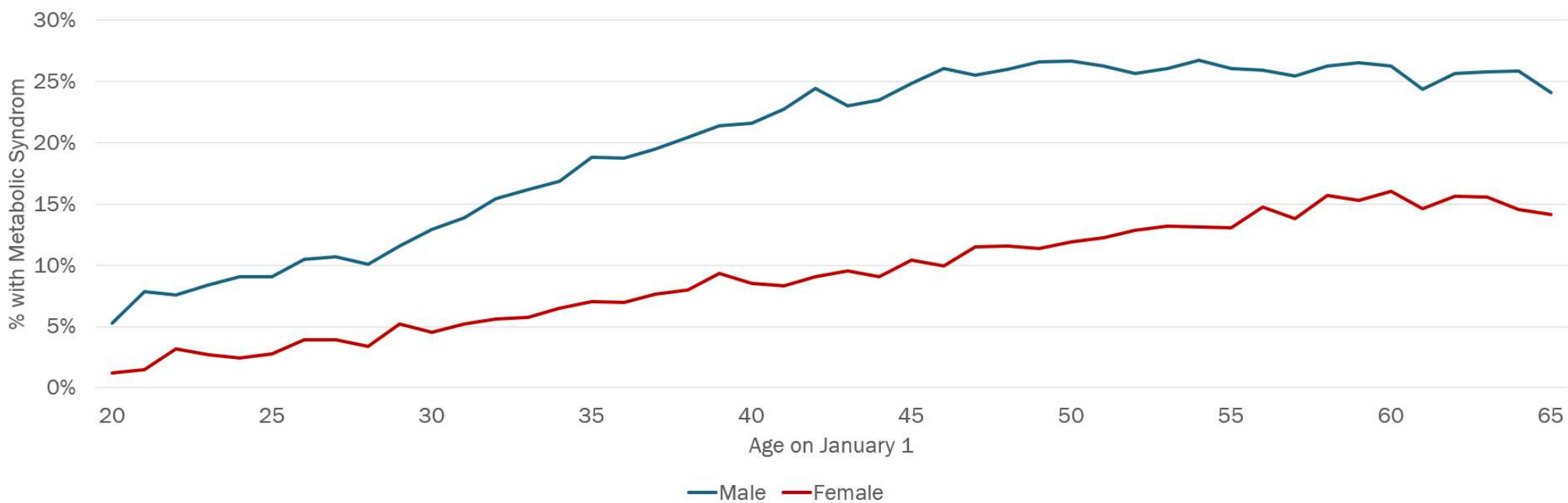
Triglycerides: % $\geq 140/90$ by Age
Exposure Period: 2010 to 2018



Cholesterol: % $\geq 140/90$ by Age
Exposure Period: 2010 to 2018



Metabolic Syndrome by Age
Exposure Period: 2010 to 2018



Population Partitioning

16 Ways to have Metabolic Syndrome

BMI	Glu	BP	Trig	Chol
High	High	High	High	High
High	High	High	High	
High	High	High		High
High	High		High	High
High		High	High	High
	High	High	High	High
High	High	High		
High	High			High
High			High	High
		High	High	High
High	High		High	
High		High		High
	High		High	High
High		High	High	
	High	High		High
	High	High	High	

5 Ways to be in the High BMI (Obese) Partition

BMI	Glu	BP	Trig	Chol
High				
High	High			
High		High		
High			High	
High				High

3 Ways to be in the High BP Partition

BMI	Glu	BP	Trig	Chol
		High		
		High	High	
		High		High

4 Ways to be in the High Glucose Partition

BMI	Glu	BP	Trig	Chol
	High			
	High	High		
	High		High	
	High			High

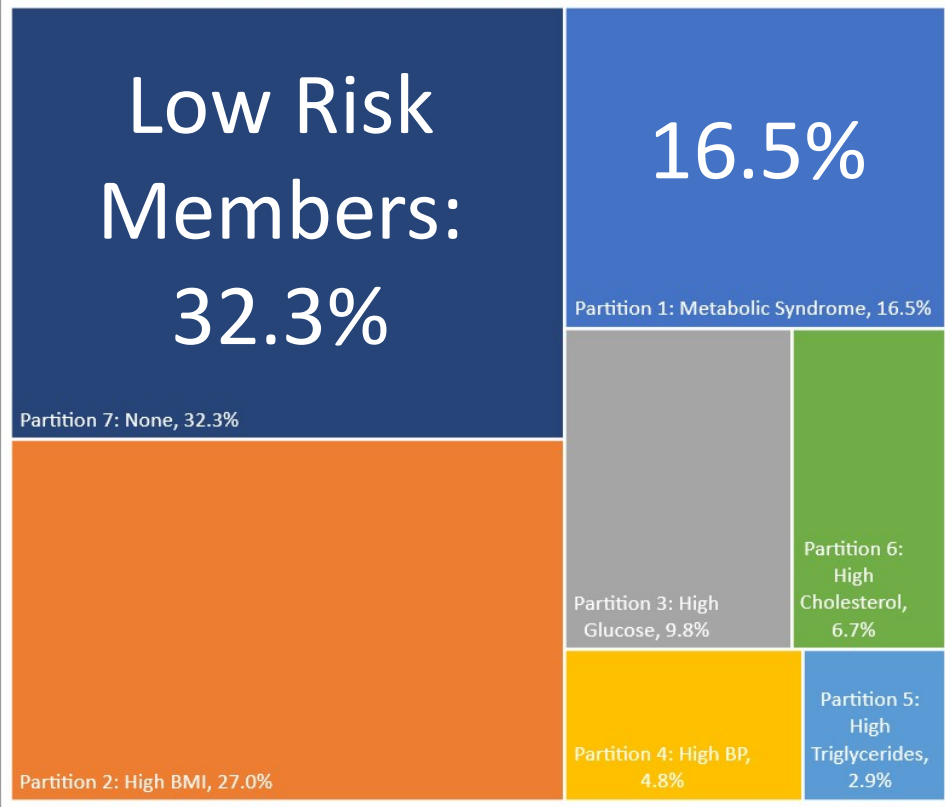
2 Ways to be in the High Triglycerides Partition

BMI	Glu	BP	Trig	Chol
			High	
			High	High

1 Way to be in the High Cholesterol Partition

BMI	Glu	BP	Trig	Chol
				High

Distribution of Study Population Membership



Distribution of Trended Medical Claim Costs



Single: \$7,188₁ x 26.1% = \$1,876

Family: \$20,576₁ x 26.1% = \$5,370

Health insurance rates
not related to:

- Metabolic Syndrome
- Obesity
- High Glucose
- High Blood Pressure
- High Triglycerides
- High Cholesterol

¹Employer Health Benefits, Kaiser Family Foundation, <http://files.kff.org/attachment/Report-Employer-Health-Benefits-Annual-Survey-2019>, cited November 18, 2019

John's Story...A Tale of Two Clinics

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Dr. Andy



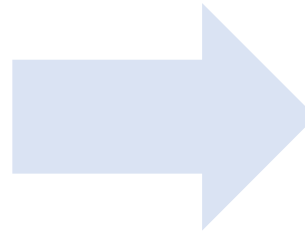
Fran



Standard Engagement Methodology

Step 1

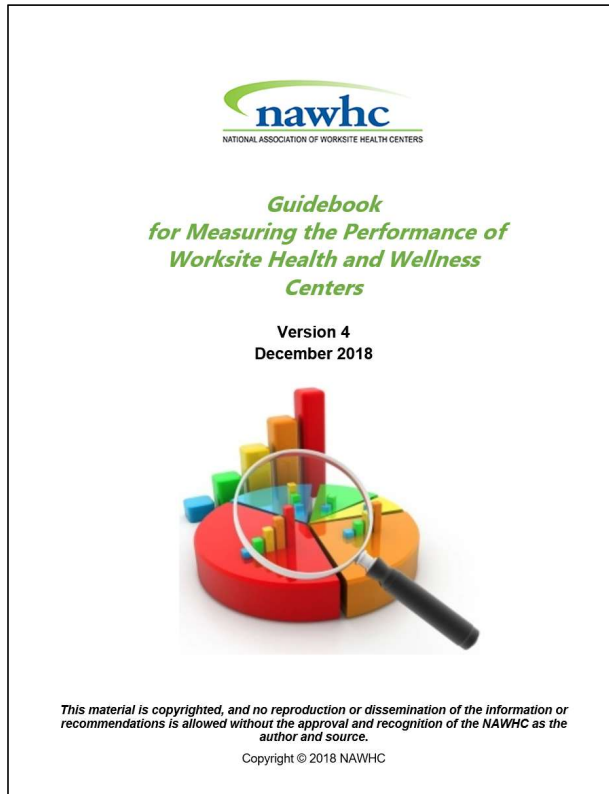
Complete
Biometric
Screening



Step 2

Complete Prescribed Visits

- | | |
|---------------------|----------|
| • No Risks | 1 Visit |
| • 1-3 Risks | 2 Visits |
| • 4+ or Shock Value | 4 Visits |



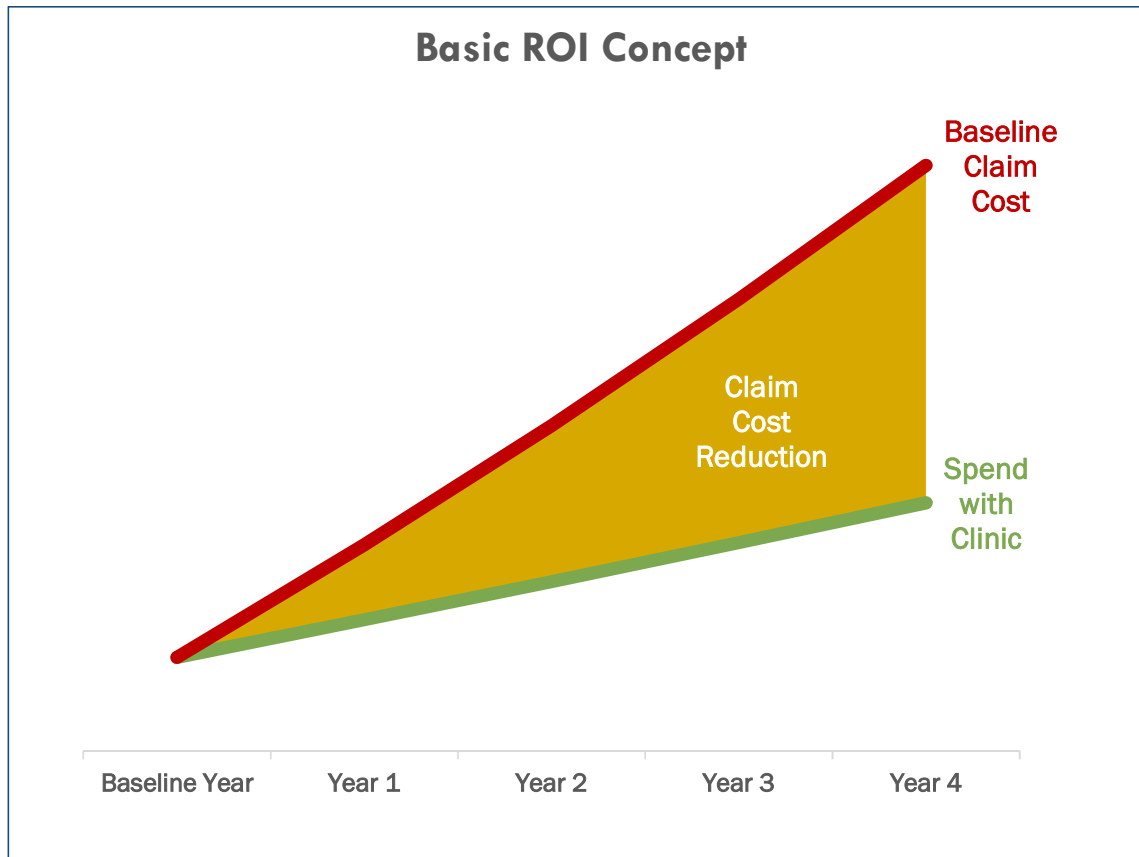
- The objectives to be measured
- The types of centers used by employers to provide various levels of medical and occupational health services
- The metrics and methodology to be used
- The definitions to be agreed on
- The population to be measured
- The areas to be measured
- The data required and available for use; and
- The types and frequency of the reports for various areas being measured

Diversion of Care

$$\left(\begin{array}{c} \text{Cost per} \\ \text{Visit} \\ \text{Community} \\ \text{Based} \\ \text{Care} \end{array} - \begin{array}{c} \text{Cost per} \\ \text{Visit} \\ \text{Onsite} \\ \text{Healthcare} \\ \text{Clinic} \end{array} \right) \times \text{Clinic Visits}$$

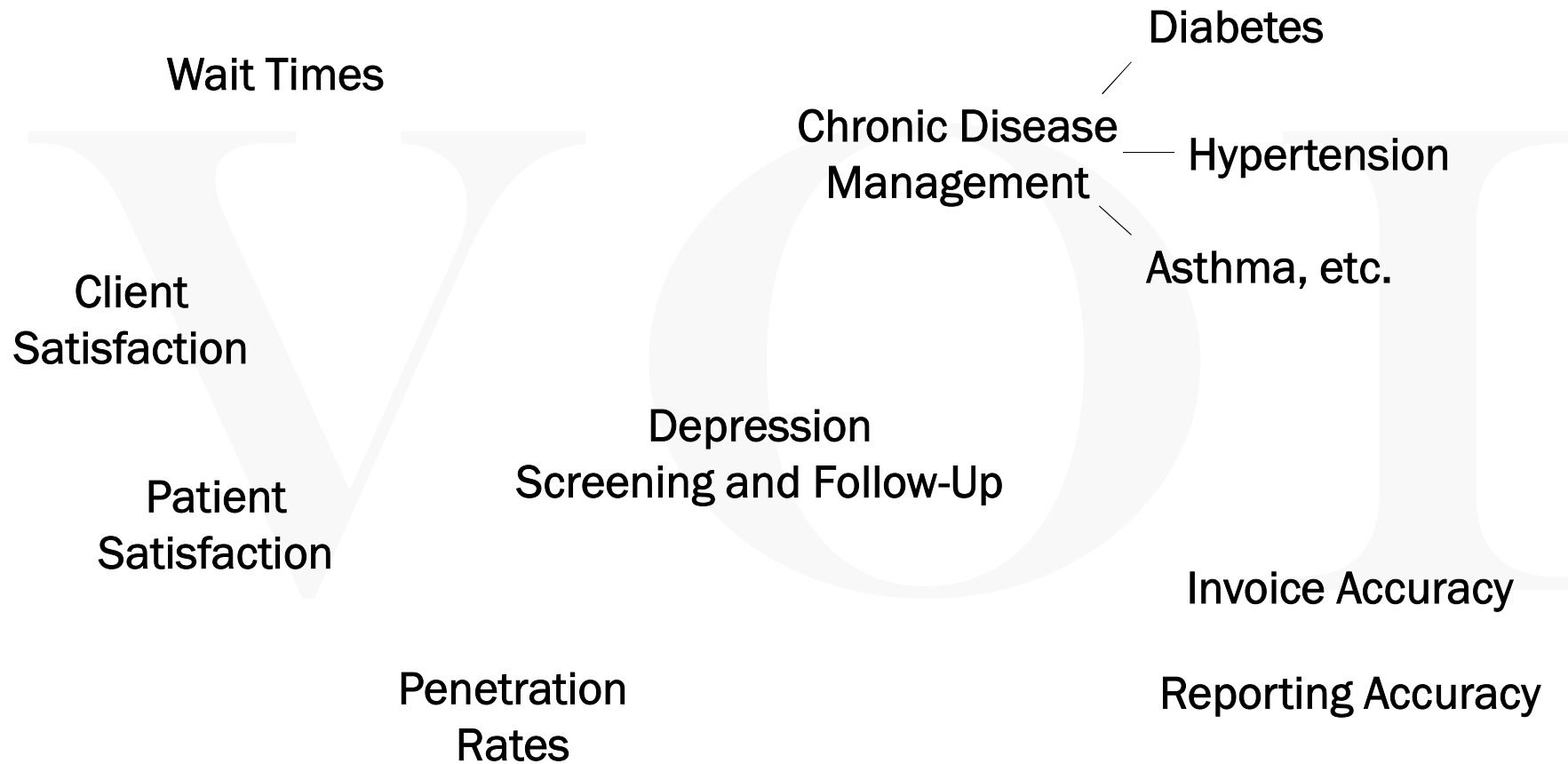
This formula may be appropriate for acute care clinics that focus on diverting care into a lower cost setting.

But, this formula applies the **wrong paradigm** for an onsite healthcare program focused on engaging members in reducing risk and improving health.



A more comprehensive approach compares actual claim costs to a baseline to determine claim cost reduction over time.

When coupled with health improvement metrics, this approach can validate an employer's investment in an onsite healthcare program.



What's in in for me?

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Thank You

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John D. Dawson, FSA, MAAA
Senior Vice President and Actuary
john.dawson@healthstatinc.com
704-529-6161