Bellin Health: Achieving Triple Aim Results for Working-Age Adults

Randy Van Straten
Bellin Health

Objectives

- Review population, measures, portfolio and governance of an example working-age population.
- Describe elements of Bellin Health’s employee health improvement program to meet the needs of working-age adults.
- Describe spread of work to other employers.
Overview

• Background
• Employee Group
• Model
• Results
• Spread to Employers
• Lessons Learned

Green Bay, WI
Green Bay, WI (another view)

Vision

THE PEOPLE IN OUR REGION WILL BE THE HEALTHIEST IN THE NATION.
Mission

Bellin Health is a community-owned not-for-profit organization responsible for the physical and emotional health of people living in Northeast Wisconsin and the Upper Peninsula of Michigan.

Directly, and in partnership with communities, employers, schools, and government officials, we guide individuals and families in their lifelong journey toward optimal health. We are committed to providing safe, reliable, cost-effective total health solutions with respect and compassion. Our innovative work will impact healthcare delivery in our region, as well as throughout the world.

Four Strategic Objectives

1. Patient, Family and Customer-Centered Organization
2. Engaged Staff and Partners
3. Improved Health of the Population
4. Growth & Prosperity
Bellin Health Overview

Bellin Hospital, a 220-bed community hospital with proven excellence in heart and vascular care; orthopedics and sports medicine; family programs and services; and minimally invasive procedures including robotic surgery.

Oconto Hospital & Medical Center, a critical-access hospital in Oconto

Bellin Medical Group, a 93-member primary care group with 34 clinic sites and proven excellence in disease management and wellness care

Physician Partners, Ltd, more than 170 independent specialty physicians

NorthReach, a 26-member primary care group managed in partnership with Bay Area Medical Center in Marinette

Bellin Psychiatric Center, a dominant provider of in- and outpatient behavioral health services

Bellin College with baccalaureate and masters degree programs to educate and train nurses and radiologic technologists

Unity Hospice, providing hospice and palliative care services

Population Segments

Total Population = 623,000 people

- **Employers**
  - Children & Families
  - 390,000 People (63%)
  - $4,257/person

- **Medicare**
  - 98,000 People (16%)
  - $7,904/person

- **Medicaid**
  - 80,000 People (13%)
  - $1,304/person

- **Uninsured**
  - 55,000 People (9%)
  - $70/person
The Triple Aim for a Population

Population Health

Experience of Care

Per Capita Cost

Top 5 Challenges for Employers

Watson Wyatt Report

#1: Employee’s poor health habits---67%
#2: Underuse of prevention services---42%
#3: High-cost catastrophic cases/end of life care---36%
#4: Poor employee understanding of how to use plan---30%
#5: Poor information on provider cost---24%
POPULATION:
Bellin Health Employees & Family Members

The Bellin Story - 2002

30% increase!!
The Bellin Health Story

### Bellin’s Problem
- Huge healthcare costs measured as PEPY in 2002
- Double-digit increases: 30% projected 2002 to 2003 if no changes made to plan
- Unknown health status
- Heavy healthcare users
- Fear of culture impact if changes made
- Marketplace credibility

### Bellin’s Solution
- Encourage proper utilization, improve health, and create smart healthcare consumers by:
  - Redesigning our health plan
    - Consumer Driven Health Plan
    - Incentives for engagement and accountability
    - Value-based primary care for specific conditions
  - Providing resources
    - Health Risk Assessments
    - Personal Health Coaches
    - Medical Home
  - Utilizing our partners to receive the lowest cost/best value services

### Bellin’s Results
- Lower healthcare costs measured as PEPY:
  - Averaging 15% below the national average for 10 yrs totaling over $17 million less than average
  - Strong culture maintained
  - Employees as empowered healthcare consumers
  - Improved health (increasing HRA scores)
  - Marketplace credibility and leadership

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The Stages of Development

- **Stage 1 – Awareness**
- **Stage 2 – Engagement**
- **Stage 3 – Accountability**
- **Stage 4 – Culture of Health**
Progression of Health Benefit

1. AWARENESS
   Early 2000’s
   Health Care costs rapidly rising
   2003
   Incentive for HRA with plan design
   Development of Health Coach Concept
   Senior Leadership Engagement is Key!
   2005
   PBA created to reduce personal expenses
   and to raise awareness of consumerism.

2. ENGAGEMENT
   2006
   HRA scores defined plan for engagement
   Plan of Improvement introduced with primary care
   2009
   Pilot program with Health Coach for employees with
   score of 60 or less
   Six chronic diseases coverage covered at 100% for pilot
   group

3. ACCOUNTABILITY
   2010
   HRA scores define plan level for participant
   Wellness Certificate tied to two levels of PBA dollars
   Expanded coverage of six chronic disease conditions
   to be covered at 100% for all health plan participants

4. CULTURE OF HEALTH
   2011
   HRA scores define two premium levels
   Second Health Coach added for Bellin Employees and
   Spouses
   Culture of Health Steering Team developed for the
   organization
   2012
   HRA scores defined by three premium levels
   2013
   Medical Home Incentive
   Referral Incentive
   Increased dollars tied to Wellness Certificate

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Employee Triple Aim Metrics

<table>
<thead>
<tr>
<th>Metric</th>
<th>Actual 2012</th>
<th>Actual 2013</th>
<th>Actual 2014</th>
<th>Actual 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>HRA</td>
<td>78.5</td>
<td>78.6</td>
<td>78.8</td>
<td>79.0</td>
</tr>
<tr>
<td>Work Comp</td>
<td>0.78</td>
<td>0.8</td>
<td>0.79</td>
<td>0.78</td>
</tr>
<tr>
<td>Cost</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PEPY (includes EE prem.)</td>
<td>$9,517</td>
<td>$9,707</td>
<td>$9,998</td>
<td>$10,298</td>
</tr>
<tr>
<td>By Percent</td>
<td></td>
<td>2%</td>
<td>3% (ACA)</td>
<td>3% (ACA)</td>
</tr>
<tr>
<td>Total Spend (Millions)</td>
<td>15.2</td>
<td>16.0</td>
<td>16.0</td>
<td>16.0</td>
</tr>
<tr>
<td>% Health Cost to Net Rev</td>
<td>3.7%</td>
<td>3.7%</td>
<td>3.5%</td>
<td>3.4%</td>
</tr>
<tr>
<td>Experience</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>% Wellness Cert. Completed</td>
<td>67%</td>
<td>71%</td>
<td>76%</td>
<td>80%</td>
</tr>
<tr>
<td>% Lg Claims (&gt;$50K)</td>
<td>19%</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
</tr>
</tbody>
</table>

Notes:
- Mercer 2012 PEPY: $10,558
- Mercer 2013 PEPY @ 5%: $11,086
- ACA is 3% for 2014+
Improved Health: HRA Results

Annual HRA Participant Results

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Empl's</th>
<th>Total Spo's</th>
<th>Total Other's</th>
<th>Total Par's</th>
<th>Avg. Age</th>
<th>Avg. Score</th>
<th>Percent of participants in health point ranges</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>86 - 100</td>
</tr>
<tr>
<td>2013</td>
<td>2289</td>
<td>904</td>
<td>20</td>
<td>3213</td>
<td>44.4</td>
<td>79.3</td>
<td>45.0%</td>
</tr>
<tr>
<td>2012</td>
<td>2287</td>
<td>892</td>
<td>20</td>
<td>3199</td>
<td>43.6</td>
<td>78.5</td>
<td>42.6%</td>
</tr>
<tr>
<td>2011</td>
<td>2244</td>
<td>895</td>
<td>25</td>
<td>3164</td>
<td>43.4</td>
<td>78.7</td>
<td>43.1%</td>
</tr>
<tr>
<td>2010</td>
<td>2237</td>
<td>969</td>
<td>29</td>
<td>3235</td>
<td>43.6</td>
<td>77.3</td>
<td>38.5%</td>
</tr>
<tr>
<td>2009</td>
<td>1987</td>
<td>903</td>
<td>46</td>
<td>2938</td>
<td>43.7</td>
<td>75.6</td>
<td>35.9%</td>
</tr>
<tr>
<td>2008</td>
<td>2061</td>
<td>937</td>
<td>50</td>
<td>3057</td>
<td>42.8</td>
<td>74.1</td>
<td>33.6%</td>
</tr>
<tr>
<td>2007</td>
<td>1905</td>
<td>829</td>
<td>59</td>
<td>2793</td>
<td>42.9</td>
<td>73.4</td>
<td>32.9%</td>
</tr>
<tr>
<td>2006</td>
<td>1811</td>
<td>188</td>
<td>41</td>
<td>2040</td>
<td>42.1</td>
<td>72.1</td>
<td>32.1%</td>
</tr>
<tr>
<td>2005</td>
<td>1754</td>
<td>181</td>
<td>42</td>
<td>1977</td>
<td>41.4</td>
<td>72.9</td>
<td>34.8%</td>
</tr>
<tr>
<td>2004</td>
<td>1607</td>
<td>175</td>
<td>49</td>
<td>1831</td>
<td>42.1</td>
<td>72.7</td>
<td>32.7%</td>
</tr>
<tr>
<td>2003</td>
<td>1326</td>
<td>72</td>
<td>46</td>
<td>1444</td>
<td>40.5</td>
<td>72.3</td>
<td>32.0%</td>
</tr>
</tbody>
</table>

Improved Cost

Bellin's Cost Difference Compared to Average (In Millions)

<table>
<thead>
<tr>
<th>Year</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>2003</td>
<td>-$0.5</td>
</tr>
<tr>
<td>2002</td>
<td>-$0.8</td>
</tr>
</tbody>
</table>

$17+ Million Saved
Improved Experience

- **Prevention**: 71% compliance with age and gender screenings
  - 4 years ago: only 20% of $50,000+ claims

- **Large Cases ($50,000+)**: 24% reduction in cases, 34% reduction in spend
  - Percent Large Case Spend: 27% to 19% of total spend

- **Removing Barriers**: Value-based primary care with 1,473 individuals in chronic care condition program generating 2,286 annual visits at an average visit cost of $147

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Health Risk Appraisal to Cost

<table>
<thead>
<tr>
<th>HRA Score</th>
<th>&lt;60</th>
<th>61-70</th>
<th>71-80</th>
<th>81-90</th>
<th>91+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>$5,000</td>
<td>$4,500</td>
<td>$4,000</td>
<td>$3,500</td>
<td>$3,000</td>
</tr>
<tr>
<td></td>
<td>$2,500</td>
<td>$2,000</td>
<td>$1,500</td>
<td>$1,000</td>
<td>$500</td>
</tr>
</tbody>
</table>

bellinhealth
Bellin Health Costs by BMI Scores

Bellin Body Mass Index (BMI) Weight and Costs

<table>
<thead>
<tr>
<th>BMI Weight</th>
<th>Cost per Member</th>
</tr>
</thead>
<tbody>
<tr>
<td>BMI Underweight</td>
<td>$3,000.00</td>
</tr>
<tr>
<td>BMI Normal</td>
<td>$4,000.00</td>
</tr>
<tr>
<td>BMI Overweight</td>
<td>$5,000.00</td>
</tr>
<tr>
<td>BMI Obese Class I</td>
<td>$6,000.00</td>
</tr>
<tr>
<td>BMI Obese Class II</td>
<td>$7,000.00</td>
</tr>
<tr>
<td>BMI Obese Class III</td>
<td>$8,000.00</td>
</tr>
</tbody>
</table>

Bellin Health: Employee Health Plan

Segments Based on Risk

- **High Risk**
  - Risk Range Score: > 6 (N=69)
  - Goals: Control costs/coordinate care across continuum
  - Example Programming: Targeted case management outreach

- **Moderate Risk**
  - Risk Range Score: 1.5 – 5.9 (N=616)
  - Goals: Prevent further escalation of conditions/risks/costs
  - Example Programming: Condition specific programs, health coaching, disease, education

- **Low Risk**
  - Risk Range Score: <1.5 (N=4074)
  - Goals: Keep healthy populations healthy and engaged
  - Example Programming: Wellness programming, biometrics, HRA, prevention, screening
Bellin Health Structure for Overseeing/Guiding the Employee Work

CEO
- HRA Scores
- Health Cost
- Employee Strategy
Benefits
Culture
Resources

Steering Committee

Driver Diagram
Manage Populations to Achieve the Triple Aim – DRIVER DIAGRAM (as of 1/10/2014)

100% of cost, health and experience targets are met according to the aligned agreements, we enter into with each Partner where Bellin has risk for an attributed population
Bellin Benefits/Resources

Support to Take Your Health to a New Level

The Personal Health Coach Program at Bellin Health is a resource offered to employees and their spouses to support healthy lifestyles. It provides you with convenient, no-cost access to a full menu of quality health and wellness services. The program is staffed with two RN/Personal Health Coaches, Sandy Tischler and Allie Duran. They will complement the care you receive from your physicians regardless of health system affiliation. Sandy and Allie are backed by a team of qualified, caring professionals who bring a strong preventive care philosophy, proven expertise, experience and clinical excellence from areas including nutrition, fitness counseling, tobacco cessation programs and a broad portfolio of resources to meet your needs.

Convenience and Accessibility

You can see the Personal Health Coach with no long waits. Scheduled appointments and walk-ins are both welcome. Sandy and Allie are also available for one-on-one and team meetings in all on- and off-campus sites. To schedule an appointment, call (920) 433-3501 or E-mail Sandy, sandi.tischler@bellin.org or Allie, a.duran@bellin.org.

Appointments Available Monday-Friday.

Privacy and Confidentiality is Number One

Bellin Health is committed to your privacy and pledges all interactions, services, and medical records with the Personal Health Coaching Program will be held in strict confidence. Your records will be maintained by Bellin Health and in accordance with their stringent security standards, as well as the Health Insurance Portability and Accountability Act (HIPAA). No one but the Personal Health Coach will have access to individual health records.

Affordability

Employees can see the Personal Health Coach for unlimited, free, confidential appointments.

To schedule an appointment, call (920) 433-3501.
Corporate Health Challenge

Works on Wellness Program

83 employees, 525 pounds lost, 436 inches lost and 168 HRA points improved...WOW!
Bellin Health “Works on Wellness”
Bellin Health: Health Plan Design Elements

<table>
<thead>
<tr>
<th>Action Item</th>
<th>Supportive Incentive Design</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Participation:</strong> Health Risk Appraisals and Age/Gender Screenings</td>
<td>$550/$1,100 PBA for participation Qualify for $750 to $1,500 potential premium savings</td>
</tr>
<tr>
<td><strong>Engagement:</strong> Removal of Barriers and Utilization Management</td>
<td>No cost primary care visits and labs for 6 chronic conditions No cost acute care for retail clinics 25% lower coinsurance for PCP referral to specialists</td>
</tr>
<tr>
<td><strong>Accountability (Outcomes):</strong> Health Contingent Biometric Results on HRA*</td>
<td>$750 to $1,500 potential premium savings</td>
</tr>
</tbody>
</table>

*Requires “Reasonable Alternative Standards”
2014 Aligned Incentives

<table>
<thead>
<tr>
<th>BASE</th>
<th>BRONZE</th>
<th>SILVER</th>
<th>GOLD</th>
</tr>
</thead>
<tbody>
<tr>
<td>• No HRA</td>
<td>• HRA (70 or less)</td>
<td>• HRA (71.55)</td>
<td>• HRA (86-100)</td>
</tr>
<tr>
<td>• No Wellness Statement</td>
<td>• Completed Wellness Stmt</td>
<td>• Completed Wellness Stmt</td>
<td>• Completed Wellness Stmt</td>
</tr>
<tr>
<td></td>
<td>&quot;Jump Up&quot;</td>
<td>&quot;Jump Up&quot;</td>
<td></td>
</tr>
<tr>
<td></td>
<td>with:</td>
<td>with:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Bump Up Provision</td>
<td>• Bump Up Provision</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Reasonable Alternative Standard (RAS) Options (to earn back points):</td>
<td>• Reasonable Alternative Standard (RAS) Options (to earn back points):</td>
<td></td>
</tr>
<tr>
<td></td>
<td>o RAS Activity</td>
<td>o RAS Activity</td>
<td></td>
</tr>
<tr>
<td></td>
<td>o Special Circumstance Option</td>
<td>o Special Circumstance Option</td>
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</table>

ANNUAL EMPLOYEE HEALTH PREMIUM REWARD (Difference in cost from Base level premium)

<table>
<thead>
<tr>
<th></th>
<th>BASE</th>
<th>BRONZE</th>
<th>SILVER</th>
<th>GOLD</th>
</tr>
</thead>
<tbody>
<tr>
<td>ANNUAL PBA REWARD</td>
<td>$0</td>
<td>$750 Premium Reward</td>
<td>$1250 Premium Reward</td>
<td>$1500 Premium Reward</td>
</tr>
<tr>
<td></td>
<td>$550/$1100</td>
<td>$550/$1100</td>
<td>$550/$1100</td>
<td></td>
</tr>
</tbody>
</table>

2014 Health Plan

Reasonable Alternative Standards (RAS)

- As of June 3, 2013, HCRA requires a “Reasonable Alternative Standard” (RAS) be provided for outcome based wellness incentive plans

- RAS is an activity that can be completed to earn back HRA points lost so that employee may move to lower premium level

- 3 Categories of RAS Activities:
  1) Weight/BMI
  2) Blood Pressure/Cholesterol/Triglycerides/Glucose
  3) Nicotine Use

- Employees/spouses may complete multiple RAS Activities, if needed to gain back points needed to move to Silver or Gold level
### Reasonable Alternative Standard Activities for Bellin’s Health Plan

<table>
<thead>
<tr>
<th>Weight/BMI</th>
<th>Blood Pressure/Cholesterol/Triglycerides/Glucose</th>
<th>Nicotine</th>
</tr>
</thead>
</table>
| □ Health Coach Sessions  
Cost: Free  | □ Health Coach Sessions  
Cost: Free | □ Freedom From Smoking (Group)  
Cost: Free |
| □ Corporate Challenge Participation  
Cost: Free | □ Corporate Challenge Participation  
Cost: Free | □ Freedom From Smoking (1:1)  
Cost: Free |
| □ HMR Weight Management Program  
Cost: $36/month (2 sessions @ $18/each) | □ HMR Weight Management Program  
Cost: $36/month (2 sessions @ $18/each) | |
| □ WOW (Works on Wellness) Classes  
(2 sessions, 14 weeks)  
Cost: $175 (2 sessions @ $87.50/each) | □ WOW (Works on Wellness) Classes  
(2 sessions, 14 weeks)  
Cost: $175 (2 sessions @ $87.50/each) | |
| □ Bellin Fitness Center Membership  
(3 months)  
Cost: Free (for employee only) if facility used 15/20/20 per month.  
Membership fee for Spouse | □ Bellin Fitness Center Membership  
(3 months)  
Cost: Free (for employee only) if facility used 15/20/20 per month.  
Membership fee for Spouse | |

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**Spread to Employers**
Spread: Employer Services

- It’s simple. Helping employers is good business.
  - For Employers:
    - Control health costs while improving health and productivity
  - For Health Systems:
    - Aligns with mission
    - Create a market channel advantage at the employer site

Providing solutions to over 2,500 employers
Establishing 78 employer clinics
To Provide Business & Employee Health Solutions
To Improve Health & Control Costs

How We Reach Employers

Via/With Agent (if Applicable)

To Be “Offered”

Physicians, Brand Leader(s) tied to Brand/Service/Value spotlight

Employers

Work with employer to identify needs and provide solutions that improve health and reduce costs.

Physicians, Brand Leader(s) tied to Brand/Service/Value spotlight

Negotiation Decisions

Where we fit

Market: 600,000 Lives (10 County Area)

Private Insurance

Government

Uninsured

Bellin Primary Care (100 providers)

Independent Aligned Specialists

Bellin Hospital

Offered
63% to 99%

Chosen
79K to 102K BMG Lives
Strategic Position

Sales and Account Mgt

Rachael Steffens, Account Manager
Riley McDermid, Account Manager
Angela Becker, Account Manager
Kate Bartell, Account Manager
Kristin Jacques, Senior Sales Executive
Tyler Van Asten, Senior Sales Executive
Ann Kresl, Senior Sales Executive
Karla Buckley, Engagement Leader
Sales Forecast

BELLIN BUSINESS HEALTH SOLUTIONS
ACCOUNT EXECUTIVE REGIONS

NORTH
13 New Companies
$405,000 Direct $

CENTRAL
22 New Companies
$743,000 Direct $

SOUTHEAST
6 New Companies
$208,000 Direct $

New Appointments
Proposals
Contracts
Corporate Health Challenge
Intermittent Programs/HRAs
Annual Onsite
Strategic Partners
Overview: United Healthcare

- Employees: 2,000
- Established: 2011
- Full-Scope Primary Care
- Open 5 days a week
- Staffing per week
  - Nurse Practitioner: 40 hours
  - Medical Assistant: 40 hours
  - Physical Therapist: 12 hours
  - EAP/Social Worker: 8 hours
Overview: Fincantieri Marine Group

- Employees: 3,000
- Established: 2011
- 1 RN-Scope Clinic
- 2 Full-Scope Primary Care
  - Open 5 days a week
  - Staffing per week
    - Nurse Practitioner: 40 hours
    - Medical Assistant: 40 hours
    - Receptionist: 40 hours
    - Physical Therapist: 12 hours

Overview: West De Pere Schools

- Employees: 300
- Established: 2012
- Full-Scope Primary Care
  - Open 3 days a week
  - Staffing per week
    - Nurse Practitioner: 12 hours
    - RN: 8 hours
    - Athletic Trainer: 6 hours
New Corridor

New Corridor

Strategic Partnerships

**Definition:** a long-term commitment between two parties for the purpose of achieving specific goals

Key elements:

- Common goals and strategic interests
- Mutually creating and protecting a competitive advantage
- Encouraging innovation
- Spreading risk
- Creating goodwill

**Aim:** To guide development of our strategic partnerships that produce triple aim results for our customers, while creating growth and prosperity for Bellin Health and affiliated partners.
Continuum of Relationships/Options

Employers with:
- CDHPs
- HRAs
- Onsite services
- Incentives for participation
- Prevention coverage

...results 21% below cost average
...results 41% more use of Bellin Health

http://youtu.be/1hoW-xZbw6k
Karen’s Story

Karen Johnson, RN
Emergency Department
Bellin Health

Key Lessons: Triple Aim Base

Health Plan
• Engage leaders early, often, and lead by example
• Engage primary care physicians early and involve in decisions
• Involve your health consultants/brokers
• Build a culture of support, dedicate resources, make resources easy to find, and get the word out
• Create/use levers to drive health

Employer Strategy
• Stay close to customers
  – Listen, Design, Deliver (On a platform)
• Build a sales structure and support
• Work closely with health consultants/brokers
• Involve operations early
• Focus on Triple Aim results
Questions