Texas Association of Counties

Regional Pool Workshops

Resources and Solutions for Counties

Various Locations | Fall 2018
Health Promotion

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Risk Management for Medical Claims
Agenda

A. Understanding the importance of health promotion

B. Key Ingredients to an effective health and wellness program
   1. A holistic approach
   2. Addressing top cost drivers
   3. Being proactive versus reactive
   4. Building a culture that values health

C. Next steps to improve your county’s health and wellness program
A. Understanding the importance of health promotion
B. Key Ingredients to an effective health and wellness program

1. A Holistic Approach
"I have chosen to be happy because it is good for my health." ~Voltaire
- Nutrition
- Exercise

- Thoughts
- Beliefs

- Feelings
- Stress

- Purpose
- Morals

Physical

Mental

Emotional

Spiritual
Connecting the Pieces

Environmental
Physical
Financial
Social
Occupational
Spiritual
Emotional
Mental and Physical Health Are Inseparable

Physical Disease → Thoughts and Feelings

Thoughts and Feelings → Changes in Biochemistry

Changes in Biochemistry → Changes in Physiology

Changes in Physiology → Manifests as Physical Symptoms

Manifests as Physical Symptoms → Physical Disease
Mental and Physical Health Are Inseparable

- Metabolic Syndrome
- Low Fitness
- Diabetes
- High Blood Pressure
- Extra Weight
- Chronic Pain
- Anxiety

Mental
- Emotional
- Physical
What’s the Point?

1. Address more than one area of health and wellbeing
2. Understand the connection between all areas of health and wellbeing
3. Know that one size does not fit all
4. Identify the areas of in your life that you can control versus what you cannot
B. Key Ingredients to an effective health and wellness program

2. Addressing Top Cost Drivers
Top Cost Drivers

Actual

Cancer

CHD

MSK

MetS
What Drives The Cost Drivers?

Roots

Inactivity

Rising Cost of Med. Care

Zip Code

Habit

Tobacco

Value

Poor Sleep /High Stress

Choice

Nutrition

Habit
Frequently Connected Issues

- Poor Nutrition
- Low Fitness
- High Stress
- Diabetes
- MetS
- Cancer
- Extra Weight
- Chronic Pain
- Poor Sleep
- Tobacco & Toxins

Musculoskeletal

RESOURCES AND SOLUTIONS FOR COUNTIES
VARIOUS LOCATIONS | FALL 2018
Musculoskeletal (MSK) Costs and Utilization

- Musculoskeletal 2nd of top 3 conditions, $25.0M, right behind cancer (HEBP Pool)

- 16% increase in outpatient surgeries, mostly joint surgeries

- HEBP Pool Health Assessment Results:
  - 40% Back pain
  - 17% Arthritis
  - 18% Migraines
Metabolic Syndrome (MetS) and CHD

**MetS 3/5 Out of Range**
- Waist Circumference;
- Triglycerides;
- Blood Sugar;
- Blood Pressure; and
- HDL Cholesterol.

**MetS increases risk of:**
- Diabetes 7 x;
- Heart disease 3 x;
- Stroke 2 x;
- Medical spend 4 x; and
- Lost work days 2 x.

AHA/ATP III
Cost of Chronic Conditions for Pool

- Depression: $28,601,895
- Diabetes: $46,587,134.34
- High Cholesterol: $81,535,801.97
- High Blood Pressure: $103,971,688.75

TAC HEBP Medical Paid Report:
July 2017-July 2018
Cancer Costs

• #1 or #2 cost consistently, likely same for your county

• $20M - $26M for HEBP Pool

Obesity and Cancer in TX

2030 (projected) 810,806
2010 150% 328,379
Lifestyle Addresses All Three

• **Physical Fitness** – Fitness Challenges, BCBS $25 Membership, Healthy County Portal & Devices

• **Nutrition** – Employee Trainings, Lifestyle Coaching, online videos

• **Weight-loss** – Naturally Slim (38% reduced risk of Diabetes), Weight Watchers, Employee Trainings

• **Sleep & Stress** – Employee Trainings, Video trainings on Healthy County Portal, BCBS

• **Tobacco Cessation** – BCBS Tobacco Coaching
Specific Cost Saving Treatments

• **MSK Treatment** - Airrosti - *NEW Cost*: PCP Co-pay at renewal date

• **MetS & CHD Treatment** – Naturally Slim, Physician, Medications, Condition Management Coaching

• **Cancer** - Case Management or Condition Management Coaching
B. Key Ingredients to an effective health and wellness program

3. Being Proactive Versus Reactive
“When the diet is wrong, medicine is of no use; when the diet is correct, medicine is of no need.”

- A fundamental Ayurvedic Medicine philosophy
Implementing a wellness incentive program is a long term strategy to assist in lowering healthcare costs by encouraging your employees to be healthier.
Bending the Cost Curve — Prevention is Key

Meaningfully impacting as few as 3 **behaviors** and risks can save as much as **$700** per employee/year.

These behaviors drive chronic conditions that account for 80% of total costs for all chronic illness, obesity being number one.
Why Annual Physical?

• TAC HEBP Pool members with Annual Physical Cost 22% Less
  • Finding issues earlier *Saves Lives*
  • Finding issues earlier *costs less* to treat
  • Awareness of biometric numbers inspires *more lifestyle change and medication adherence*

• Annual Physicals Identify health problems about which the person was unaware, like high blood pressure or Type 2 diabetes.
Why Tobacco Cessation?

Effects on Health Care Costs

• Smoking causes immediate damage to your body, which can lead to long-term health problems.

• For every smoking-related death, at least 30 Americans live with a smoking-related illness.

Key Message for Employees

• Now is the time to quit smoking, and if you want help, free assistance is available.
# Example Incentive Design

<table>
<thead>
<tr>
<th>Activities</th>
<th>Outcome</th>
<th>Reasonable Alternative</th>
<th>Opt-Out</th>
<th>Wellness Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tobacco Affidavit</td>
<td>Tobacco Cessation Education</td>
<td>Enroll Tobacco Cessation Coaching with BCBSTX</td>
<td>$25/month towards health benefits</td>
<td>$0/month towards health benefit</td>
</tr>
<tr>
<td></td>
<td>Preventive Care</td>
<td>Complete a Biometric Screening or an Annual Physical</td>
<td>$15/month towards health benefits</td>
<td>$0/month towards health benefit</td>
</tr>
</tbody>
</table>

## Higher Amounts Drive Engagement
Why Physical Activity?

- Physical **inactivity**: 4th leading risk factor for global mortality causing an estimated 3.2 million deaths globally.

- A **sedentary lifestyle**: could result in weakened bones or osteoporosis diagnosis; **Positively**, weight-bearing exercise, such as walking, provides healthy stress to bones allowing regeneration of bone tissue.

- **Sufficient** physical activity: will improve reduce the risk of hypertension, CHD, stroke, diabetes, various cancers and depression.
B. Key Ingredients to an effective health and wellness program

4. Building a Culture that Values Health
Key Drivers of Engagement and a Culture of Health

- Court & Leadership
- Participation
- Proactive Coordinator
- County
Broader Benefits of a Culture of Health

Benefits

- Employee Engagement
- Productivity
- Less Presenteeism
- Quality of Life
- Worker’s Comp
- Reduced Medical Claims
- Retention
- Worker’s Comp
Creating a Culture of Wellbeing

1. Full leadership support, court, officials and managers;
2. Leaders participate and lead by example;
3. Environment and Policy;
4. Healthy Vending machine options;
Creating a Culture of Wellbeing *(Cont.)*

5. Flex Time to accommodate fitness;
6. Employees walking on breaks;
7. Computer kiosks set up for employees; and
8. Employees start creating own challenges and prizes.
Keys to Success: Driving Engagement

- External Incentives
- Culture of Wellbeing
- Internal Motivation
- External Incentives
Change the Narrative…

From…
*Doctor is responsible for my health*

To…
*My choices have a huge Impact on my Health!*
Change the Narrative!
You Get To Choose!!

I GET TO
- VS -
I HAVE TO
Drive Change & Engagement

1. Support Fitness/Wellness in your county
2. Invite your Wellness Consultant to trainings
3. Investigate your carrier/broker resources
Drive Change & Engagement (Cont.)

4. Fitness & Testing Program for LE
5. Set up a County Specific Incentive that rewards completion
6. Start a wellness committee and get the ball rolling
C. Next steps to improve your county’s health and wellness program
What’s the Recipe for Success?

1. Use a Holistic Approach
2. Address the Top Costs Drivers
3. Be Proactive, not Reactive
4. Create a Culture that Values Health
Thank You

TAC Health Employee Benefits Pool

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www.county.org/healthycounty