



12<sup>TH</sup> ANNUAL OHIO

*Employee  
Health &  
Wellness*  
CONFERENCE

# Workshop M

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*Ohio Healthiest Employers – Best-in-Class  
Wellness Programs ... How to Ensure Your  
Program is Among the Best!*

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**3:00 p.m. to 4:15 p.m.**



**Scott Silver**  
Health Management Director  
ScottS@horanassoc.com

## **Scott Silver** Health Management Director

Scott Silver, Health Management Director, works with clients and members of the HORAN Health Management committee to design and implement wellness programs that can improve participant health and address the rising cost of health care.

HORAN's Health Management approach provides employers with practical insights for customized solutions, recommendations and strategies to help them execute and achieve measurable outcomes related to employee health and their health care costs. Scott helps clients navigate through all of the options, programs and vendors to recommend the best service based on their business needs and desired outcomes. He engages in wellness research and analysis and provides HORAN's Health Management education for clients.

As the former Vice President of Human Resources for Standard Textile Company, Scott leveraged his expertise with the development and coordination of Standard's top performing wellness program that is nationally recognized for its overall results. For clients who want to be thought of as leaders in wellness, Scott can provide practical, real world experience to move their organization along the continuum.

Scott possesses over 30 years of experience in Human Resources Management. In addition to his position at Standard Textile, Scott was the Vice President of Human Resources for the Hill-Rom Company, a division of Hillenbrand Industries, Inc. and the Vice President of Human Resources for Little Tikes, a division of Rubbermaid Inc.

Scott is excited to bring his experience to a broader client basis and improve wellness in the Greater Cincinnati area.

### **Community/Education**

- Board of Advisors for R.S. Hanline Company
- Indiana University - Master of Science and Doctorate degrees in Counseling Psychology
- Judson College - Bachelor of Arts degree in Psychology

### **About HORAN**

For 65 years, HORAN has served as a trusted advisor and thorough planner in the areas of life insurance for estate and business planning, employee benefits consulting and wealth management.

Headquartered in Cincinnati, Ohio, with Regional Offices in Dayton, Ohio, and Fort Mitchell, Kentucky, HORAN serves both corporate and individual clients in 40 states. HORAN has a strong regional presence with a national footprint. We bring the best services, resources and value to our clients through premier national partnerships with M Financial Group, United Benefit Advisors and Retirement Planning Advisory Group.

Our integrity, commitment to excellence and industry knowledge are foundations upon which HORAN has built a reputation for delivering high quality products and services. Visit [horanassoc.com](http://horanassoc.com) to learn more.



**Rakel Sanchez**  
Health Management Director  
[RakelS@horanassoc.com](mailto:RakelS@horanassoc.com)

## **Rakel Sanchez**

### **Health Management Director**

Rakel Sanchez, Health Management Director, works directly with clients to design and implement customized wellness solutions that drive engagement and optimize employee health. The HORAN Health Management Way™ provides employers with a results-oriented strategic approach to help them execute and achieve measurable outcomes related to employee health and cost containment.

Rakel helps clients navigate program design and implementation, vendor selection, benchmarking and evaluation and provides recommendations based on business needs and desired outcomes. She engages in wellness research and analysis and leads HORAN Health Management education for clients.

Rakel has 10 years of experience in the Health and Wellness industry. She previously worked for Blue Cross and Blue Shield of Florida where she served as Program Manager supporting the development and growth of the Health Promotion & Wellness program with the organization's strategic accounts. Prior to Blue Cross and Blue Shield of Florida, she was with the Florida Department of Health serving as Tobacco Prevention & Control Specialist. Her responsibilities included program coordination along with promoting initiatives to constituents and stakeholders through conferences, trainings and social media.

## **Community/Education**

- Ohio Life, Accident & Health Insurance License
- University of Florida - Bachelor of Science degree in Health Education & Behavior
- University of West Florida - Masters of Science degree in Public Health

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# BEST-IN-CLASS WELLNESS PROGRAMS

Scott Silver and Raket Sanchez

Health Management Directors



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## *Walking the Talk*



## *Data-Driven Decision Making*



## *Meeting Employers Where They Are & Taking Them Where They Want to Go*





## **Assess**

Commitment to Begin and  
Ability to Execute

## **Build**

Comprehensive Wellness Plan

## **Commence**

The Action Plan

## **Determine Results**

Analyze & Assess  
Plan Effectiveness





**3**

States



**18**

Industries



**110,000**

Lives

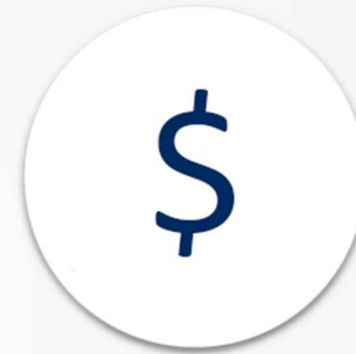




Health  
Awareness



Policies



Incentives







*A strong correlation with participation in health awareness activity and cost trend.*





## *Challenges and Opportunities*

Employee Skepticism

Multiple Locations

Employee Communication

Establish a Wellness Committee

Host Biometric Screenings

Inclusion of Spouses





**Health Awareness:** Less than 30% participation  
**Clinical Trend:** No formal tracking of this data  
**Cost Trend:** No measurable impact of wellness



**Health Awareness:** A range of 20% to 60% participation  
**Clinical Trend:** May track data, results may vary  
**Cost Trend:** Some impact of wellness but not measurable



**Health Awareness:** A range of 80% to 90% participation  
**Clinical Trend:** Measurable impact to data via COHORT reports is over 90%  
**Cost Trend:** Total cost per employee annual increases of 2%



**Health Awareness:** Over 95% participation  
**Clinical Trend:** Measurable impact to data via COHORT reports is 100%  
**Cost Trend:** Total cost per employee annual increases of -2%





*What Does It Take to Have  
an Advanced Program?*



## Key Components



Leadership & Culture



Marketing & Communications



Health Awareness & Participation



Spousal Inclusion & Incentives



Metrics to Track Progress & Success





- ✓ Wellness is part of the overall business strategy and culture
- ✓ Leadership communicates the wellness program goals and expectations
- ✓ Managers are held accountable for the success of wellness program





- ✓ Company-wide meetings include wellness updates on the agenda
- ✓ Wellness communication sent to employee and spouses
- ✓ Dedicated wellness intranet site with resources

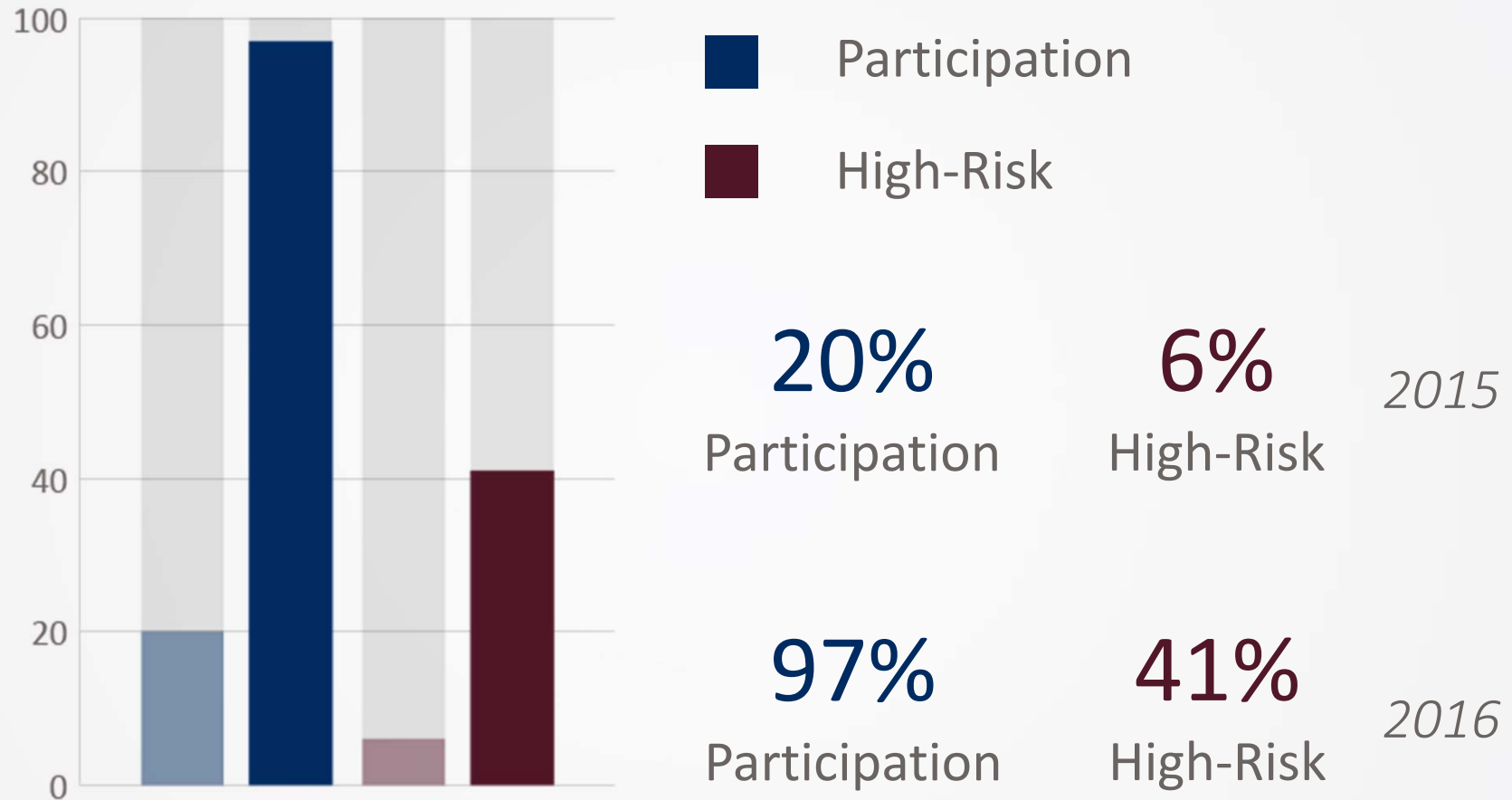




- ✓ Biometric screen and preventive exam
- ✓ Identify top risk-factors to drive program intervention
- ✓ Provide the clinical metrics to track improvements









## Spousal Impact *Case Study Example*

	2014	2015
<b>Employees</b>	\$4,649	\$4,039
<b>Spouses</b>	\$6,901	\$12,283
<b>Spouse cost as a % of Employee cost</b>	148%	304%





## Metrics to Track Progress and Success

TOTAL COST PER EMPLOYEE BIOMETRIC MEASURES  
**HEALTH RISK ASSESSMENT COMPLETION**  
PARTICIPATION LEVEL WITH HEALTH AWARENESS COHORT DATA  
UTILIZATION OF DISEASE MANAGEMENT  
CLINICAL TREND WITH BIOMETRIC DATA VOLUNTARY TURNOVER  
**WORKERS COMPENSATION COST**  
FINANCIAL TREND WITH TOTAL COST PER EMPLOYEE **CASUAL**  
**ABSENTEEISM** **CULTURE**  
**ASSESSMENT**





## *Case Studies with Advanced Programs*



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Organization	Percent Change Total Cost Per Employee	Time Period
<b>Case Study A</b> Professional Services	<b>2.7%</b> Annual / <b>+11%</b> Total	5 years
<b>Case Study B</b> Manufacturing	<b>3.2%</b> Annual / <b>+13.5%</b> Total	5 years
<b>Case Study C</b> Manufacturing	<b>(2.1%)</b> Annual / <b>-6.2%</b> Total	4 years
<b>Case Study D</b> Manufacturing	<b>(3.2%)</b> Annual / <b>-14.4%</b> Total	5 years
<b>Case Study E</b> Consumer Products	<b>(1.8%)</b> Annual / <b>-6.9%</b> Total	5 years





## Case Study Overview

Organization	Health Awareness Participation	Method
<b>Case Study A</b> Professional Services	<b>96%</b> for employees & spouses	Biometric Screen Preventive Exam
<b>Case Study B</b> Manufacturing	<b>91%</b> for employees & spouses	Biometric Screen
<b>Case Study C</b> Manufacturing	<b>100%</b> for employee & spouses	Biometric Screen Preventive Exam
<b>Case Study D</b> Manufacturing	<b>97%</b> for employees & spouses	Biometric Screen Preventive Exam
<b>Case Study E</b> Consumer Products	<b>86%</b> for employees & spouses	Preventive Exam





Wellness Program  
History: 5 Years

# of Employees: 500

Industry: Professional  
Services





## Case Study A, *Total Cost Per Employee*

	Market Average Increase Per Employee (5%)	Actual Total Cost Per Employee	Total Cost Variance Based on Average Employees on the Plan
2012	\$8,650	\$8,650	No Variance
2013	\$9,100	\$8,750	<b>\$210,000</b>
2014	\$9,550	\$9,550	No Variance
2015	\$10,025	\$8,750	<b>\$765,000</b>
2016	\$10,525	\$9,600	<b>\$555,000</b>
Total Benefit Based on Lower Trend			<b>\$1,530,000</b>





**Distribution Based on Biometric Risk Factors  
(2013-2016)**

**High Risk**

 **Down 8.7%**

**Moderate Risk**

 **Down 5.3%**

**Low Risk**

 **Up 5.2%**



**Participants Identified  
as High Risk**

Risk Factors	2013	2016	Percent Change
Total Cholesterol	25	19	24%
LDL Cholesterol	46	44	4%
Triglycerides	42	31	26%
Glucose	11	15	36%
Blood Pressure	19	17	10%





Wellness Program  
History: 10 Years

# of Employees: 1,000

Industry:  
Manufacturing



- Total cost per employee for the four year period of 2012-2016 fell by 14.4%
- Cost per employee (employee portion) including deductibles, co-pays and out-of-pocket costs for the five year period of 2011-2016 fell by 11.9%





## Case Study D, *Total Cost Per Employee*

	Market Average Increase Per Employee (5%)	Actual Total Cost Per Employee	Total Cost Variance Based on Average Employees on the Plan
2012	\$10,275	\$10,275	No Variance
2013	\$10,800	\$10,300	<b>\$300,000</b>
2014	\$11,400	\$10,125	<b>\$828,750</b>
2015	\$11,900	\$10,275	<b>\$1,137,500</b>
2016	\$12,500	\$ 8,800	<b>\$3,145,000</b>
Total Benefit Based on Lower Trend			<b>\$5,411,250</b>



Distribution Based on Biometric Risk Factors  
(2013-2016)

High Risk

 **Down 33.3%**

Moderate Risk

 **Down 10.5%**

Low Risk

 **Up 15.0%**





## Case Study D, *COHORT Report* 386 Participants

### Participants Identified as High Risk

Risk Factors	2009	2016	Change
Total Cholesterol	41	24	41.4%
LDL Cholesterol	92	57	38.0%
HDL Cholesterol	54	49	9.2%
Triglycerides	36	22	38.8%
Glucose	12	20	66.7%
Blood Pressure	35	36	2.9%





Wellness Program  
History: 5 Years

# of Employees: 400

Industry: Consumer  
Products







## Case Study E , *Total Cost Per Employee*

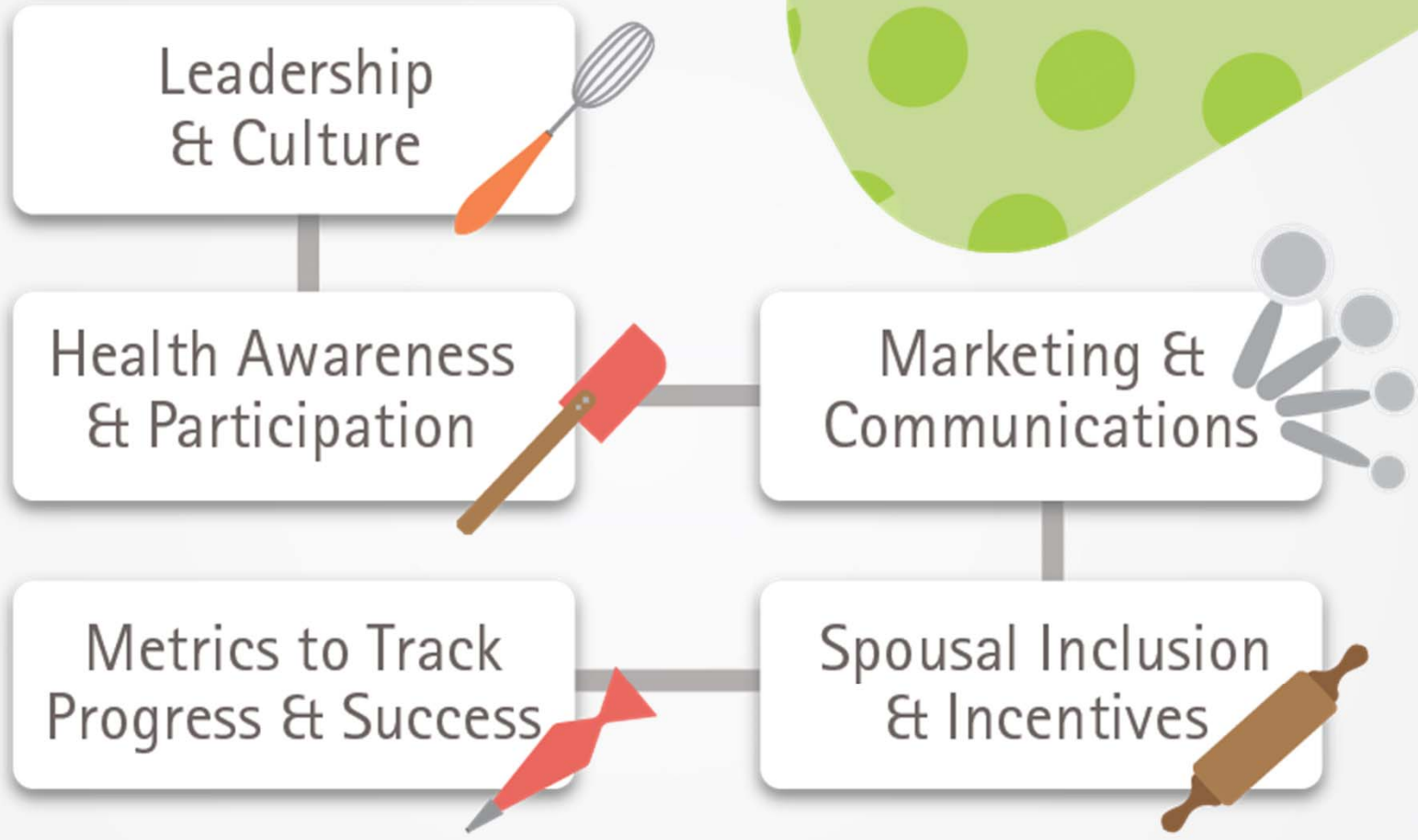
	Market Average Increase Per Employee (5%)	Actual Total Cost Per Employee	Total Cost Variance Based on Average Employees on the Plan
2013	\$9,750	\$9,750	No Variance
2014	\$10,250	\$9,065	<b>\$355,000</b>
2015	\$10,750	\$9,290	<b>\$438,000</b>
2016	\$11,290	\$9,710	<b>\$474,000</b>
2017	\$11,855	\$9,076	<b>\$1,111,600</b>
Total Benefit Based on Lower Trend	4,742,000	3,630,400	<b>\$2,378,600</b>



# of Risk Factors	2015	2016
5	44	30
4	42	49
3	36	39
2	26	30
1	11	13

- 21% (34 employees) saw an improvement in risk
- 86% (19 employees) with Metabolic Syndrome improved 1 or more risk factors
- 55% (12 employees) reversed Metabolic Syndrome







Questions?

