Workshop M

Ohio Healthiest Employers – Best-in-Class Wellness Programs … Taking Your Wellness Program from Good to Great

3:00 p.m. to 4:15 p.m.
Brandon Christin
Health Management Director

Brandon Christin, Health Management Director, works directly with clients to create customized wellness plans built around their specific organizational and employee needs. Brandon utilizes the HORAN Health Management Way to provide a focused, strategic approach to help clients manage and improve their employees’ health to positively control the cost of health care.

His three-fold client approach provides employers with practical insights for customized solutions, recommendations and strategies to help them execute and achieve measureable outcomes related to employee health and their health care costs. He will help clients navigate through all of the options, programs and vendors to recommend the best service based on their business needs and desired outcomes. Brandon will engage in wellness research and analysis and lead HORAN’s Health Management education for clients.

Brandon has 12 years of experience in the health and fitness industry. He previously held the role of Fitness Director at Beechmont Racquet and Fitness, where he was responsible for all personal training and fitness programs at the club, client retention, client relationship management and operations management. Before working at Beechmont Racquet and Fitness, Brandon created and ran his own personal training studio where he operated all business procedures. He has also served as a Master Trainer at Mercy HealthPlex.

Brandon holds a Personal Training Certification from the American Council on Exercise. He received his Bachelor of Arts degree in History from Northern Kentucky University.

Community/Education

• Ohio Life, Accident & Health Insurance License
• Personal Training Certification - The American Council on Exercise
• Northern Kentucky University - Bachelor of Arts degree in History

About HORAN

For over 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 Ft. 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 to learn more.
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 measureable 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 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

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Best-in-Class Wellness Programs
Taking Your Program from Good to Great
Tuesday, August 23, 2016
HORAN Recognition

2015 HEALTHIEST 100™
scored by springbuk® analytics

2012
HEALTHIEST EMPLOYERS
OF GREATER CINCINNATI

2013
HEALTHIEST EMPLOYERS
OF GREATER CINCINNATI

2014
healthiest employers

HEALTHIEST EMPLOYERS
OF GREATER CINCINNATI

2015
healthiest employers

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Key Components

HEALTH MANAGEMENT WAY

HEALTH MANAGEMENT CONTINUUM

BEST-IN-CLASS PARTNERS
Survey Says:

Key Findings
Participant Profile

- **110** Participating Organizations
- **13** Industries Represented – Top 2 - *Manufacturing* and *Health Care & Social Assistance*
- Ohio – Kentucky – Indiana
- Over **75,000** employees represented
- Half had between **100-499** employees
- **66%** had a fully-insured health plan
Basic Components

- Employee Assistance Programs (76%)
- On-site biometric screens (66%)
- Health Risk Assessment (74%)
- Annual preventive physical (55%)
- Health coaching (51%)
Incentives

- Employees were most commonly incentivized to participate in programming through a premium discount
- 32% of participants offered a non-tobacco incentive
- 26% of participants offered an outcomes-based incentive
- 66% of participants offered an incentive for participation in a biometric screen
- 47% of participants offered an incentive for an annual preventive physical
- Spouses were incentivized to participate in wellness programs 45% of the time
Participation

- **56%** of participants that offer a biometric screen had a participation rate of 50%+

- **55%** of participants that offer an incentive for an annual preventive physical had a participation rate of 50%+

- **52%** of organizations that offered an outcomes-based incentive had an achievement rate of 50%+

- Participation rate was directly linked to incentives. Organizations that incented **$600** or more annually had a significantly higher participation rate.
IMPROVING POPULATION HEALTH
STABILIZE HEALTH CARE COSTS

Improving population health was the top program objective, followed closely by the ability to stabilize health care costs.
Survey Says

**Higher Performers**

3 Year Renewal Trend of 2% or less

$ 

**Lower Performers**

3 Year Renewal Trend of 5.1% or higher

$$$$
Comparing 2% versus 5%
Cumulative Cost Trend over 5 years

<table>
<thead>
<tr>
<th></th>
<th>Today</th>
<th>5 Years from Now</th>
</tr>
</thead>
<tbody>
<tr>
<td>2% Trend</td>
<td>5,000,000</td>
<td>5,500,000</td>
</tr>
<tr>
<td>5% Trend</td>
<td>5,000,000</td>
<td>6,400,000</td>
</tr>
</tbody>
</table>

Cumulative Difference of $2.6 Million
Beyond the Data:
Advanced Insights
HORAN Health Management Continuum

INFORMER

MOTIVATOR

GAME CHANGER

TREND BENDER
Informer – 27% Survey Participants

Primary Objective:
Help employees with information on health

Engagement Strategy:
Inform online, newsletter, carrier website

Incentives:
Items offered through carrier

Philosophy:
Maximize what I am currently paying for to help my employees
Motivator – 50% of Survey Participants

**Primary Objective:**
Motivate employees to make a positive change in their overall health

**Engagement Strategy:**
Inform online, newsletter, carrier website

**Incentives:**
Rewards via gift cards, contests, raffles

**Philosophy:**
Want to do the right things for my employees and help them when I can
Primary Objective:
Motivate and mandate employees to make changes to improve their health

Engagement Strategy:
Mandatory meetings, health fair, company meetings, online, plan design incentives, some spousal inclusion

Incentives:
“Lead with carrot & introduce stick” rewards, penalties based on participation

Philosophy:
Want to make a difference which might mean pushing my employees to improve behaviors
Trend Bender – 4% of Survey Participants

Primary Objective:
Measurably improve the health of employees via comprehensive commitment to health management

Engagement Strategy:
Mandatory meetings, company meetings, intra-net sites, public areas at work, spousal inclusion

Incentives:
“Make the carrot the stick”
Premium penalties / taxes based on outcomes

Philosophy:
Want to change the system via proven results and be an innovator with my employees
Survey Participants by Phase of the Continuum

- **Informer**: 27%
- **Motivator**: 50%
- **Game Changer**: 19%
- **Trend Bender**: 4%
How Long Has Your Wellness Program Been in Place?

- Informer: 3.4 years
- Motivator: 3.8 years
- Game Changer: 4.7 years
- Trend Bender: 7 years
Managing the Cost Trend

Cost Trend of 2.0% or Less

- Trend Benders: 100%
- Game Changers: 57%
- Motivators: 28%

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Managing the Cost Trend

Cost Trend of 5.1% or More

- **Trend Benders**: 0%
- **Game Changers**: 22%
- **Motivators**: 56%

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Modifiable Risk Factors

Population Health Improvement

- Trend Benders: 100%
- Game Changers: 40%
- Motivators: 15%

Motivators
Game Changers
Trend Benders
Modifiable Risk Factors

No Improvement or Unsure

- Trend Benders: 0%
- Game Changers: 34%
- Motivators: 66%

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Bringing the Data to Life

Trend Bender Case Studies
## Total Cost per Employee Trend

<table>
<thead>
<tr>
<th>Organization</th>
<th>Average Annual Increase for Cost Per Employee</th>
<th>Wellness Program Age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Case Study A Service</td>
<td>1.1% (2013 - 2015)</td>
<td>3 years</td>
</tr>
<tr>
<td>Case Study B Manufacturing</td>
<td>1.9% (2012 - 2015)</td>
<td>5+ years</td>
</tr>
<tr>
<td>Case Study C Service</td>
<td>0.0% (2013 – 2015)</td>
<td>3 years</td>
</tr>
<tr>
<td>Case Study D Manufacturing</td>
<td>0.0% (2012 - 2015)</td>
<td>5+ years</td>
</tr>
</tbody>
</table>
## Case Study D
### Population Health Performance

**Distribution Based on Biometric Risk Factors (2010-2015)**

<table>
<thead>
<tr>
<th>Risk Level</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>High Risk</td>
<td>Down 28.6%</td>
</tr>
<tr>
<td>Moderate Risk</td>
<td>Down 10.5%</td>
</tr>
<tr>
<td>Low Risk</td>
<td>Up 13.3%</td>
</tr>
</tbody>
</table>

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## Case Study D
### Percent of Total Participants

<table>
<thead>
<tr>
<th>Risk Factors</th>
<th>2010</th>
<th>2015</th>
<th>% Improvement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tobacco Use</td>
<td>16.9%</td>
<td>9.6%</td>
<td><strong>43.2%</strong></td>
</tr>
<tr>
<td>High Glucose</td>
<td>5.2%</td>
<td>8.2%</td>
<td><strong>57.7%</strong></td>
</tr>
<tr>
<td>High Cholesterol</td>
<td>8.7%</td>
<td>5%</td>
<td><strong>43.5%</strong></td>
</tr>
<tr>
<td>Risk from Obesity</td>
<td>37.2%</td>
<td>34%</td>
<td><strong>8.6%</strong></td>
</tr>
<tr>
<td>Risk of Heart Attack</td>
<td>24.9%</td>
<td>20.1%</td>
<td><strong>19.3%</strong></td>
</tr>
</tbody>
</table>
## Case Study D
Constant Population COHORT Report

<table>
<thead>
<tr>
<th>Risk Factors</th>
<th>2010</th>
<th>2015</th>
<th>% Improvement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Cholesterol</td>
<td>11%</td>
<td>7%</td>
<td>39.6%</td>
</tr>
<tr>
<td>LDL Cholesterol</td>
<td>24%</td>
<td>16%</td>
<td>32.1%</td>
</tr>
<tr>
<td>HDL Cholesterol</td>
<td>15%</td>
<td>13%</td>
<td>10.6%</td>
</tr>
<tr>
<td>Triglycerides</td>
<td>10%</td>
<td>7%</td>
<td>31.8%</td>
</tr>
<tr>
<td>Glucose</td>
<td>4%</td>
<td>4%</td>
<td>0%</td>
</tr>
<tr>
<td>Blood Pressure</td>
<td>10%</td>
<td>11%</td>
<td>11.6%</td>
</tr>
</tbody>
</table>
• Average program timetable **exceeds five years**

• **On-site biometric screens and health risk assessments** with participation rates of **95%** or higher and incentives of **$1,500 or higher**

• Promotion of a **preventive physical exam** through a significant incentive

• **Spouse participation** included in the incentive structure

• **Health coaching** offered to participants on-site or via telephone

• Comprehensive communication plan involving **senior leadership**
Thank You!

Brandon Christin
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Scott Silver
ScottS@Horanassoc.com