Proven Engagement Strategies to Increase Employee Health, Wellness & Business Performance

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Two thirds of consumers think the U.S. health care system is on the wrong track.

Only 34% are confident of their ability to get needed treatments in 10 years.

26% would rather renew their driver’s license than select a health plan during open enrollment.

### Declining coverage
55% of workers covered by employer plans, down from 62% in 2006.

### Rising costs
Average household’s out-of-pocket costs for health care has *nearly doubled*, from 5.3 percent a decade ago to 9.6% in 2015.

### Growing complexity
28% would rather get their teeth cleaned than select a new health plan.

**Sources:** Booz Allen Hamilton / Ipsos, 2014; Employee Benefit Research Institute, Oct. 16; Kaiser Family Foundation 2016 Employer Health Benefits Survey; UnitedHealthcare Consumer Sentiment Survey 2016
While many U.S. consumers say they are prepared to make open enrollment decisions, few have a full understanding of basic insurance concepts.

<table>
<thead>
<tr>
<th>Concept</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Health Care Premium</td>
<td>61%</td>
</tr>
<tr>
<td>Co-Insurance</td>
<td>31%</td>
</tr>
<tr>
<td>Health Plan Deductible</td>
<td>62%</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>39%</td>
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</table>

Only 9 percent of Americans could show an understanding of all four concepts.
Consumers are increasingly turning to the Internet and mobile technology as a first resource when seeking health care information.

28%
Of Americans use the internet or mobile apps as their first source to consult for information about specific health symptoms, conditions, diseases, or ailments.

45%
Of Americans turn first to consultations with a primary care physician or nurse, the only choice that ranked higher than the internet/mobile.
Aligning across channels to create a common look, feel and experience.
Give me all the information I need to make smart health care choices

Tell me what I need to do now the take care of my health
Offer me the help I need when I need it

Support programs.

Care reminders.

Recommendations.

Omni-channel.
Help me manage my health every day

- Putting the Consumer at the Center
- Curating the Experience with Data
- Integrating the Technology

Weight Loss
Real Appeal
Healthy Pregnancy

Smoking Cessation
Quit for Life
Mayo Symptom
Support me by knowing me, including how I want to interact

Single Point of Contact.
Intelligent Routing.
Predictive Personalization.
Segmentation.
Multi-Channel Touchpoints.
State of Colorado Technology and Innovation
Focused on Technology and Innovation

We know that dramatic changes in technology, economics, and the social environment have altered employee expectations and forced government employers to grow efficiently. In response, the State of Colorado is coordinating and collaborating across agency and sector boundaries in new ways. Technology and innovation are key to the success of our evolution.
A look to our past

Timeline of Collaboration

- Opened Paladina Clinics for employees July 1, 2015. Paladina provides primary care at 10 locations across the state.
- Provided employees with $720 annual contribution to their Health Savings Account on July 1, 2016.
- Promote Virtual Visits, Dispatch Health and Emergency Room proper utilization on July 1, 2017.
- Launched Real Appeal and Moment Health on September 1, 2015 for all UHC employees.
- Launched UHC’s Spine and Joint Program and Maternity support on July 1, 2017.
- Implement UHC Onsite Nurse Liaison July 1, 2018.

Overall medical and pharmacy 4.4% four year annualized trend
## Motivating Health Ownership

<table>
<thead>
<tr>
<th>Benefits Design</th>
<th>Initiation</th>
<th>Awareness</th>
<th>Accountability</th>
<th>Ownership</th>
</tr>
</thead>
<tbody>
<tr>
<td>CDHP &lt;20%</td>
<td>CDHP 20%-50%</td>
<td>CDHP 50%+</td>
<td>CDHP 75%+</td>
<td></td>
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<tr>
<td>PPO or POS</td>
<td>More HSA</td>
<td>Mainly HSA</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Cost Share (Actuarial Value)</td>
<td>&gt;=90% Value (Platinum)</td>
<td>80%-89% Value (Gold)</td>
<td>70%-79% Value (Silver)</td>
<td>&lt;70% Value (Bronze)</td>
</tr>
<tr>
<td>No rewards integration</td>
<td>Limited rewards</td>
<td>Rewards of ~5% value</td>
<td>Rewards of ~5%+ value</td>
<td></td>
</tr>
<tr>
<td>Network Design</td>
<td>Broad network</td>
<td>High OON Cost Share</td>
<td>Tiering Capabilities / Narrow Network Models / Micro Network Designs (ACOs, PCMHs)</td>
<td></td>
</tr>
<tr>
<td>Limited OON Cost Share</td>
<td>Limited OON Cost Share Value based models</td>
<td>ONsite Clinics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Virtual Visits</td>
<td>High OON Cost Share Value based models</td>
<td>Tiering Capabilities / Narrow Network Models / Micro Network Designs (ACOs, PCMHs)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Quality and Transparency</td>
<td>Basic myuhc.com® Messaging</td>
<td>Targeted Messaging Cost Transparency</td>
<td>Tiering (Premium, POS) COE incentives</td>
<td>High Tiering Options COE coverage mandates</td>
</tr>
<tr>
<td></td>
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<td></td>
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</tr>
<tr>
<td>Clinical Resources (Medical, Rx, Behavior)</td>
<td>Case Management</td>
<td>Personal Health Support Disease Management Medical Necessity</td>
<td>Population Management Needs based model Ancillary integration</td>
<td>Holistic well-being Companion design around life events</td>
</tr>
<tr>
<td>Rewards, Wellbeing</td>
<td>Limited to none</td>
<td>Activity based</td>
<td>Outcomes based</td>
<td>Productivity and business performance and connection</td>
</tr>
<tr>
<td>HA Rewards &lt;$200 Challenges / Health Site</td>
<td>$300 - $1,000 Biometrics</td>
<td>&gt;50% Engagement Well-being expansion</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The Experience</td>
<td>Plan Basics</td>
<td>Consumerism 101</td>
<td>Emerging health culture Framing of health care decisions and impact</td>
<td>Strong health culture Adaptive / Concierge Model supporting life stage events</td>
</tr>
<tr>
<td>Low awareness of resources myuhc.com®&lt;30%</td>
<td>Build awareness of decisions and impact</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

*Period: 7/1/2017 to 12/31/2017*
Different Shapes of Innovation

Employers can use a variety of innovative approaches to improve the health of their employees, including:

- Employee Wellness
- Value-based care
- Online and mobile resources
- Integrated care models
Virtual Visits

Plan Year 16 - 17

95 total visits

Jul 1, 17 – April 4, 2018
228 total visits

Virtual Visits have seen a 239% increase for plan year 17 - 18

myHealthcare Cost Estimator

Plan Year 16 - 17

2,048 unique users
2,844 total sessions
Childbirth top area accessed

Jul 1, 17 – March 31, 2018
962 unique users
1,642 total sessions
Childbirth top area accessed

myHealthcare Cost Estimator is transitioning to Find Care and Cost
Consumer Tools

Plan Year 16 - 17

117,727 unique login
3,365 new registrations
Health statements top area accessed

Plan Year 16 - 17

14,879 unique logins
19,918 transactions
Claims top area accessed

*Period: 7/1/2016 to 6/30/2017

Plan Year 16 - 17

Jul 1, 17 – March 31st, 2018
100,291 unique login
702 new registrations
Health statements top area accessed

Jul 1, 17 – April 4, 2018
10,001 unique logins
21,547 transactions
Claims top area accessed
The visits are virtual. The results are real.

Members can stay healthy and productive by offering the quick and convenient way to access health care services.

**Members can connect with a doctor anytime, anywhere.**

- Use their computer or mobile device for non-emergency care, even prescriptions.¹
- Spend less time waiting for care and less time away from work.
- Automatically apply costs to their deductibles, copays or coinsurance.

Virtual Visits are designed to lower costs and improve productivity.⁴

<table>
<thead>
<tr>
<th></th>
<th>Minutes</th>
<th>$0</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average time for a virtual visit</td>
<td>10–15</td>
<td>Administrative cost to offer virtual visits to your employees</td>
</tr>
</tbody>
</table>

¹Prescription services may not be available in all states. ²Claim rates are negotiated with each virtual visit provider group and will vary. ³Average allowed amounts charged by UnitedHealthcare Network Providers and not tied to a specific condition or treatment. Actual payments may vary depending upon benefit coverage. The information and estimates provided are for general information and illustrative purpose only. ⁴Virtual visits are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations.
Dispatch Health

On-Demand Health Care, in the Comfort of Your Home or Work. United Healthcare is committed to providing convenient high-quality health care at the right time, in the right place, for an affordable price. That's why we've joined together with DispatchHealth to offer on-demand health care services.

Mobile medical teams arrive equipped with the latest technology and tools to treat minor to severe injuries and illnesses in the convenience of your home or workplace.

Together, we are pioneering health solutions designed for you based on accessibility and quality of care.

Call, Click, or Tap the next time you or a loved one needs medical care

OPEN 8 a.m. – 10 p.m. | 7 DAYS A WEEK | 365 DAYS A YEAR | INCLUDING HOLIDAYS

For more information on specific service areas, download the App or request care online.

Request Care Online
OR CALL US AT 303 500 1518
Spine and Joint Solution

The Spine and Joint Solution provides access to surgeons and expert facilities that qualify to become part of the Centers of Excellence network and accept bundled case rates for in-scope procedures.

Spine and Joint Solution:

- **30%** fewer costly complications and readmissions\(^1\)
- **$10,000** or more average cost savings per operation\(^1\)
- **25%** lower costs, on average, when compared with median costs in the same metropolitan areas\(^1\)

Covered procedures:

- Disc repairs, decompressions
- Spinal fusions
- Total hip replacements\(^2\)
- Total knee replacements\(^2\)

2. Includes partial replacements, bilateral replacements and revisions.
Plan Design with Coinsurance Boost

There will continue to be different options for accessing care with no change to the current level of benefits should you choose not to utilize the SJS program. Members will have a third co-insurance tier, offering a higher coverage for SJS enrollment and COE utilization.

Out-of-Network Coverage
No Change

In-Network Coverage
No Change

SJS Enrollment & COE Utilization

If you enroll in SJS and use a Center of Excellence you may be eligible for a 100% covered surgery and travel cost reimbursement.

In addition, there will be a Travel and lodging reimbursement for those outside of COE radius.
Onsite Nurse coming 7/1/2018

Onsite Nurse Liaison
Motivating Health Ownership

- Engage employees in making better healthcare decisions
- Teach employees how to navigate tools and resources
- Identify member health risks and utilization patterns
- Plan interventions based on opportunities identified
- Provide coaching and support for individuals and groups
- Provide referrals to clinical and community programs

Quarterly activity and outcomes reporting provided!
Second Opinion coming 7/1/2018

Guiding employees to appropriate, evidence-based care.

Our Second Opinion service provides convenient virtual consultations with leading medical experts at no additional cost to employees.

Likelihood of using a second opinion service if it only takes 3–5 days: 88% (versus 36% who would use the service if it took 3–5 weeks).¹

Fast and flexible. Employees receive a personalized consultation within 3–5 days.²

Robust network. All specialists are board-certified, practicing physicians.

Supportive follow-up. A designated care team coordinator guides employees through their results and next steps.

$3,500 Average savings per consult.²
In avoided and unnecessary tests, imaging, visits and procedures.

73% of treatment plans are improved after getting a second opinion.²

*$The Net Promoter Score® is a measure of customer loyalty and represents the likelihood of a customer to recommend a specific product/service/program.¹ Data from a study commissioned on January 30, 2017, from Ask Your Target Market.² 2nd.MD book of business; 4/1/16–6/30/17. Results shown are not a guarantee of future performance.

Net Promoter, Net Promoter System, Net Promoter Score, NPS and the NPS-related emoticons are registered trademarks of Bain & Company Inc., Fred Reichheld and Satmetrix Systems, Inc.

Second Opinion is made available through a third-party vendor, 2nd.MD. The information provided through Second Opinion does not constitute medical advice and does not diagnose, treat or prescribe treatment of medical conditions. All information provided in connection with Second Opinion is for informational purposes only, and does not create a physician-patient treatment relationship. Information provided through Second Opinion does not substitute medical diagnosis or treatment from your treating physician, and you must consult your physician before making any decisions. The Second Opinion service may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply.
Employee Program Utilization

Colorado State Wellness Program
It’s our Health. It’s our Wellness.

- National Diabetes Prevention Program
  - Launched 2009*
- Rally
  - Launched September 2015
- CaféWell
  - Implemented July 2013
- State of Slim
  - Launched July 2015
- Weight Watchers
  - Launched 2009 under DPP
- Paladina Health
  - Effective July 2015
- Moment Health
  - Launched Fall 2015

* Launched 2009 under DPP
## Engaged v/s Non Engaged

### Demographics

<table>
<thead>
<tr>
<th></th>
<th>Engaged</th>
<th>Non-Engaged</th>
</tr>
</thead>
<tbody>
<tr>
<td>Members Enrolled</td>
<td>3,520</td>
<td>13,188</td>
</tr>
<tr>
<td>Average Employee Age</td>
<td>43.8</td>
<td>45.5</td>
</tr>
<tr>
<td>Benefits Utilization</td>
<td>93.4%</td>
<td>87.6%</td>
</tr>
<tr>
<td>Claims Risk Score</td>
<td>1.327</td>
<td>1.473</td>
</tr>
</tbody>
</table>

### Financials

<table>
<thead>
<tr>
<th></th>
<th>Engaged</th>
<th>Non-Engaged</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Paid PMPM</td>
<td>$274</td>
<td>$338</td>
</tr>
<tr>
<td>Paid PMPM (CC)</td>
<td>$47</td>
<td>$96</td>
</tr>
</tbody>
</table>

### Utilization

<table>
<thead>
<tr>
<th></th>
<th>Engaged</th>
<th>Non-Engaged</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium Utilization</td>
<td>43.0%</td>
<td>34.2%</td>
</tr>
<tr>
<td>ER Visits Per 1k</td>
<td>88.1</td>
<td>153.2</td>
</tr>
<tr>
<td>Urgent Care Per 1k</td>
<td>53.4</td>
<td>62.0</td>
</tr>
<tr>
<td>Admissions per 1k</td>
<td>33.8</td>
<td>39.1</td>
</tr>
<tr>
<td>Activation</td>
<td>63.6%</td>
<td>53.8%</td>
</tr>
<tr>
<td>Network Utilization</td>
<td>98.8%</td>
<td>98.2%</td>
</tr>
</tbody>
</table>
26,414 Employees have an account (UHC, Kaiser, Other)

971 Health Surveys completed
313 members checked into 16,117 Rally Missions

Since Rally became available in 2015, 2,591 members have registered. There have been 10,738 missions users in the past 21 months.
Employee Program Utilization

**Plan Year 16 - 17**
- 407 Registrants
- 62% Average Attending 3+ classes
- 76% Overall Satisfaction rating

**Plan Year 17 - 18**
- 486 Registrants

**Plan Year 16 - 17**
- 2,333 Enrolled as of July 1, 2017
- 29% Increase from previous year
- 94% of high risk members have engaged

**Plan Year 17 - 18**
- 2,976 Enrolled as of March 1, 2018
- 97% of high risk individuals engage w/Paladina
- 18% lower gross claim costs for Paladina members
Employee Program Utilization

Since inception in 2013
148 have attended a class
52% have completed the program

Plan Year 16-17
267 UHC Members Registered
171 Meetings, 96 Online

Plan Year 17-18
266 UHC Members Registered
104 Meetings, 162 Online

2 DPP Classes planned utilizing YMCA

Plan Year 16-17
54 registered in 3 classes
49 successfully completed
887 total pounds lost (avg. 9.29% body weight)

Plan Year 17-18
1 Additional Class, 13 Participants Completed
246 total pounds lost (avg. 9.15% body weight)

Cumulative 7/1/2015-4/10/2018
2,062 enrolled
10,682 total pounds lost
76% enrolled considered at risk
Real Appeal delivers engagement & weight loss

A new approach to weight loss and preventing chronic disease

20 years of weight loss research

Live Coaching support

Engaging entertainment

Real Appeal

245,000 + enrolled participants*

87% participants at-risk

82% lost weight*

46% lost at least 5% of body weight*

10 lbs. average pounds lost per participant*

1 Million pounds lost

*Real Appeal Book of Business, results through December 2016; 4-session attendance meets CDC definition of “active participant”. Cohort represents participants at-risk, in program 26+ weeks, attend 4+ ILIs
Real Appeal’s Approach

- Digital support and tracking
- Entertaining & aspirational messaging
- Success kit
- Weekly group classes
- 1:1 personalized consultation
Real Appeal Results
State of Colorado

86% of State employer Real Appeal Participants have a BMI of 25+

76% At-Risk: Diabetes, Cardiovascular Disease, other chronic disease

Real Appeal has engaged: 21% of the total population
Real Appeal has enrolled: 2,062 members
Employer’s members have lost: 10,682 total pounds

Average Satisfaction Rating: 4.78 Out of 5
Exceeding Real Appeal’s BOB expectations

<table>
<thead>
<tr>
<th>RA Expectations</th>
<th>Your Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>85%</td>
<td>94%</td>
</tr>
<tr>
<td>Will attend 1+ sessions</td>
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</table>

<table>
<thead>
<tr>
<th>RA Expectations</th>
<th>Your Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>60%</td>
<td>71%</td>
</tr>
<tr>
<td>Will attend 4+ sessions</td>
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</table>

<table>
<thead>
<tr>
<th>RA Expectations</th>
<th>Your Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>25%</td>
<td>50%</td>
</tr>
<tr>
<td>Will attend 9+ sessions</td>
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1,065
Total No. of members with weight (lbs.) loss

11,705
Total Amt. of weight (lbs.) loss

4.7%
Average weight loss

(Members began 16+ weeks ago & attended 4+ sessions)

4.2%
BoB avg. weight loss

(Members began 16+ weeks ago & attended 4+ sessions)

31%
4+ Attended Sessions with 5%+ Loss
RA Expectations (33% of members attending 4+ sessions lose 5%)
Real Appeal Medical Cost Savings Participant Year One Results

- Study demonstrates that Real Appeal helps employers achieve medical cost savings as soon as the first year.
- 1:1 ROI achieved within program Year 1.
- Cost savings increased with engagement.

Source: 12 Month Medical Cost Savings Observed from Real Appeal Intensive Lifestyle Interventions, January 2018
Questions