

Health InterConnexions: Reducing Health Care Costs by Encouraging Healthier Lifestyle Choices

The Challenge:

Employees and their family members who make poor lifestyle choices and are generally less physically fit require additional health care that drives up costs for employers providing insurance coverage.

The Goal:

Focus on teaching employees/families the consequences of their decisions and arm them with information that supports thoughtful, healthier lifestyle choices.

An Innovative Solution:

The Health InterConnexions Personal Health Management Program – a dynamic partnership among employer, employee and a health care coach that results in employees making healthier lifestyle choices.

Where To Learn More

What It Is

- A free-standing for-profit company established in 2001 operating three pilot programs in South Dakota.
- A dynamic partnership among a major community employer (Home Federal Bank), its employees and health care coaches that craft health management strategies and program implementation based on the profile and needs of each employer's unique population.
- An initiative involving a major employer commitment of time, energy and incentives to achieve desired outcomes. Creation of employee program, "Bank Your Health At Home."
- A voluntary program that identifies specific and unique ways to address the lifestyle and health status for each group, leading to healthier lifestyle choices across a diverse array of organizations (e.g. Home Federal Bank) where 60 percent of the employees are women, a hydraulics company where 90 percent of the workers are men, and a community-based charitable organization where 95 percent of the staff are women).
- Targets the 60-80 percent of individuals who are considered "less fit" (i.e., those who do not visit a gym regularly and exhibit other behavior less focused on maintaining good health).

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What It Does

- Informs and empowers employees to improve their health – with a demonstrated record of lowering health care costs in four dimensions:
 - Risk reduction
 - Reduction in actual health claims
 - Reduced employee monthly health care costs
 - Reduced use of paid time off.
- Participating employees undergo an on-line health (not medical) assessment, have blood drawn to identify cardiovascular and diabetes risk factors, and meet with a Health Enhancement Coach (an advanced practice nurse) for weight, blood pressure and Body Mass Index (BMI) measurements. The assessment is used to cooperatively develop annual health goals, based on risk factors and health/psycho-social issues for that employee/spouse. The participant may then see or communicate with the coach one-to-four times each year.
- Enrollees receive an Internet-based health tracking program, *HealthTracker: Know As You Go!*TM that includes:
 - Snapshots to record frequent blood pressure, weight, BMI.
 - Lab and diagnostic results records
 - Prescription and refill reminders
 - History of medical events
 - Lists of all important health providers and services
 - Exercise record and ongoing report
 - Trends of recurring events: blood sugars, heart rates, etc.
- The HealthTracker also features a confidential “back-end” seen and used only by the Health Coach to record all visit information, risk factors, and HEC recommendations – all of which can be downloaded into a data base for outcome and trend analysis.
- The Health Management model contains other features, such as annual risk/health screenings, a relationship with a primary care physician or nurse practitioner (as an alternative to emergency room use), and other screenings based on age-related recommendations, education programs, etc.
- Addresses the needs of the entire family by helping parents see how their own personal health decisions impact those of their children and coaching them toward improved health choices/lifestyles.

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How It Stands Out

- Can be replicated anywhere where advanced practice nurses (and other nurses) can serve as health coaches. It is unique in its:
 - Reliance on advanced practice nurses as coaches for face-to-face interactions/assessments and feedback.
 - Use of well-developed software for participants to manage their own health data.
 - Adaptability to a three-way partnership between employee, employer, and health insurance company.
 - Rewards employee/family for educating selves and changing health behaviors versus penalizing.
 - Extensive pilot program showing dramatic outcomes in reducing health care costs and improving participants' health.
- Specific outcomes with Home Federal Bank's *Bank Your Health At Home* (BYHH) program have included:
 - Reduction of major risk factors including cholesterol, blood sugar, blood pressure, activity level, weight and smoking – with 14 percent of employees moving from a risk category to one of optimal good-health practices.
 - Reduced employee share of health insurance costs by up to \$90 per individual and up to \$340 per family per month – passed on to employees by reducing their level of risk.
 - Reduced use of sick leave.
 - Early identification health risks. Multiple participants under age 40 were identified high cholesterol, high blood pressure etc (*BYHH Data*).
 - Lower increase in health plan expense than national trends for three consecutive years, 2005 HIC Client 4.4 percent compared to nationally reported 12.2 percent (*HFED Data compared to Mercer Report*).
 - Lower total annual health care costs per employee than national trend: bank – \$5,252, including program costs, compared to \$7,811 (*Mercer Report*).
 - Paid claims lower by \$200,000 than expected over two-year period based on bank's previous experience (*HFED Data*).