



PERFORMANCE-BASED WELLNESS

Presented By: Roy Lines, CFP®, CRPS®

HealthCheck360°

HEALTHCHECK360.COM  
Direct Phone: 563.587.5415

## A Winning Approach to Wellness

# HEALTHCHECK360° IS RESULTS DRIVEN

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- **Identified key flaws in the wellness marketplace**
  - Poor participation levels
  - Failure to effectively communicate financial incentives and program objectives
  - Poor access and high costs in geographically dispersed populations
  - No accountability or effective behavior change models
  - Failure to motivate healthy employees to maintain health
  - Failure to motivate at risk employees to manage and/or maintain health
  - Carrier programs dominated marketplace
  - Lack of integrated data-driven tools for engagement
  - Actionable data was not transparent or accessible
  - Failure to motivate the C-Suite resulting in no strategic plan and no accountability

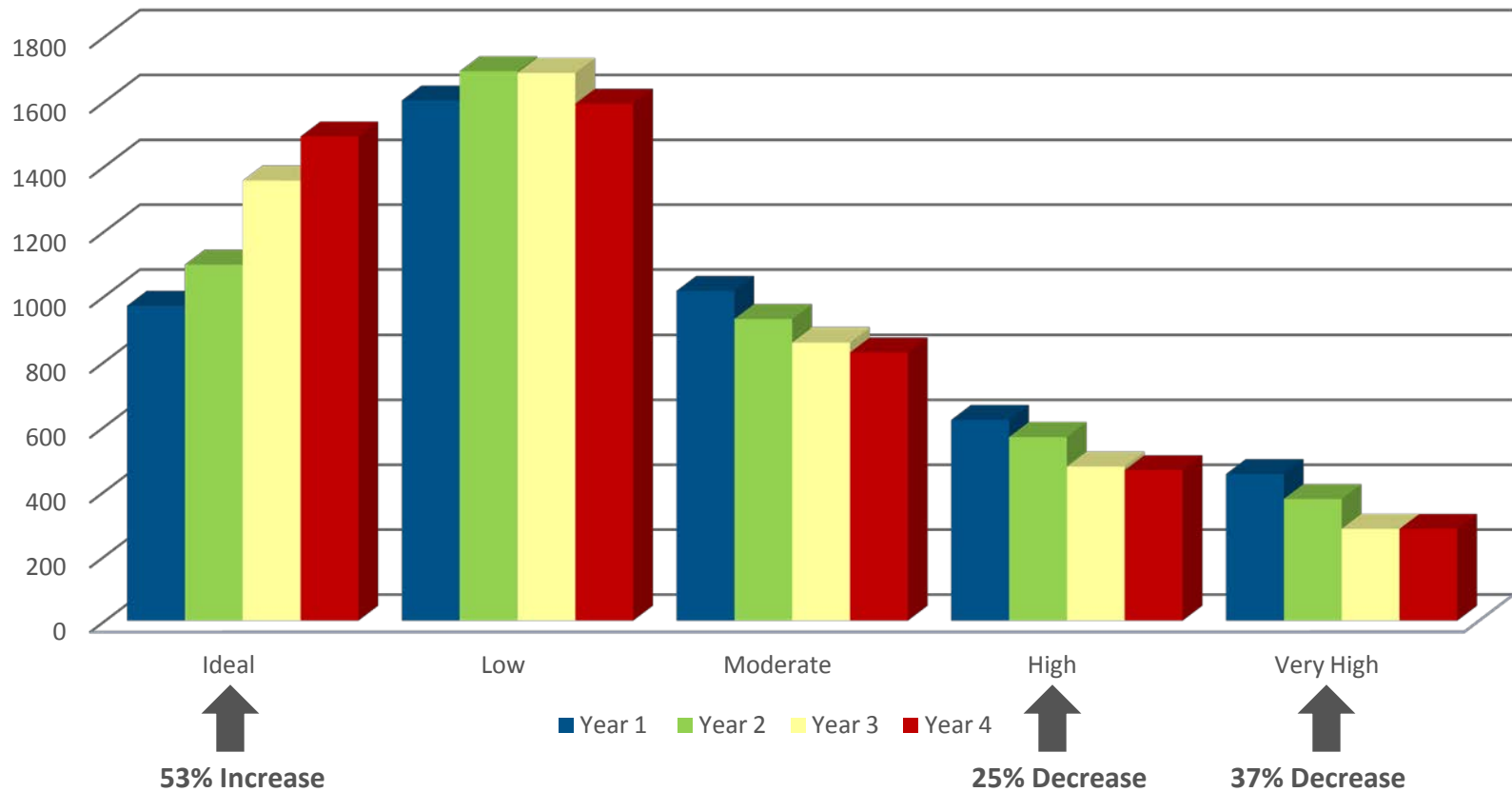
# WHY WE ARE DIFFERENT

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- Objective biometric collection process
  - Identify & measure health risks
    - remove subjective predispositions from self-reported HRA
- Superior scoring algorithm
  - Translate lab values into an easy to understand health score
    - correlated to established benchmarks that are highly predictive of health costs
- Flexible and effective incentive management
  - Motivate participation with flexible design that evolves with program
    - Reward progress not perfection while maintaining HIPAA & ACA compliance
- Mitigate known and unknown health risks
  - Multimedia engagement programs driven by individual biometric data
  - Reportable health coaching
- Claims integrated client specific reporting
  - Manage to maximize results
    - Participation analysis, Engagement levels, Risk migration, Claims analysis impact

# THE HEALTHCHECK360° SYSTEM WORKS!

Health Risk Score Migration



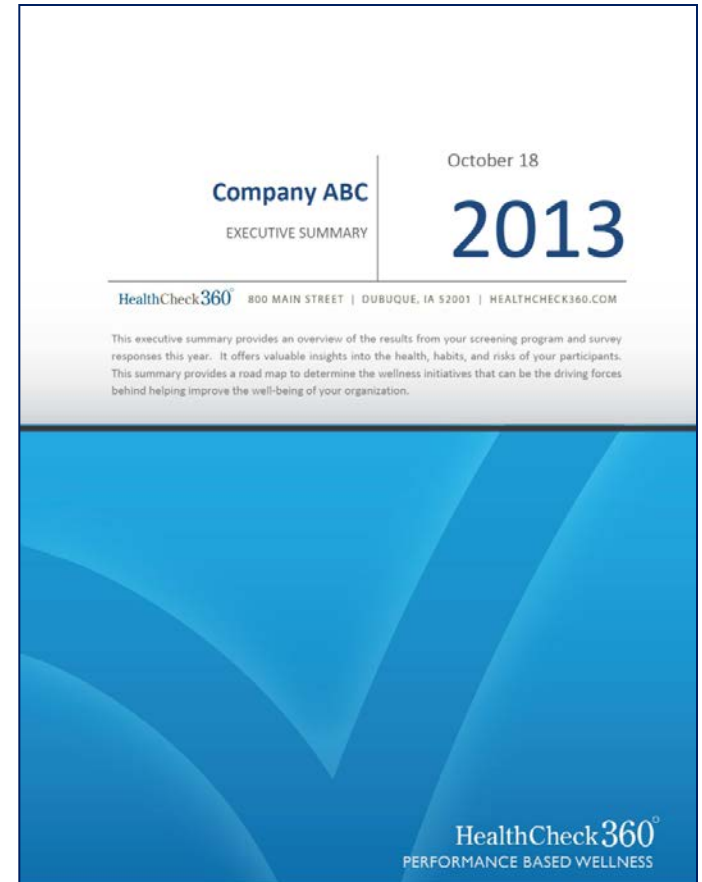
HealthCheck360 Population Study, N=19,301, 2012.

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# CLIENT SPECIFIC REPORTING

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- Individual Report
- Executive & Aggregate Report
- Claims analysis\*
- Health Coaching Reporting\*
- Risk Migration Analysis
- Critical Value Reporting
- Executive Review Presentation
  - Provides synopsis of various reports
  - Identifies key issues
  - Compares company data to industry cohorts



\* If applicable

# PROPRIETARY OBJECTIVE SCORING SYSTEM

- Our scoring algorithm is directly correlated to present and future cost drivers
- Balanced across all major cost drivers
- Transparent to participant
- Designed to reward positive change across health spectrum
- Designed to integrate with medical management
- Easily understood 0-100 scale
- Developed and reviewed by physicians

**Health Risk Assessment**

HealthCheck360<sup>®</sup>

**Overall Results**  
74/100

Your 2013 HealthCheck360<sup>®</sup> Score

**LOW RISK**

Your 2013 Overall Risk Factor

100  
80  
60  
40  
20  
0

2009 2010 2011 2012 2013

72 71 82  
68 74

**2013 Biometric Screening Result Summary**

Risk Factor	LCR Value	Health Observed	Health Possible	2013 Results	2012 Results
-	Height	-	-	73.5 in.	73 in.
-	Weight	-	-	250 lbs	237 lbs
-	Waist	-	-	43 in.	40.5 in.
-	Neck	-	-	16.25 in.	16 in.
● Moderate	BPM	4	12	35.4	31.4
● Ideal	Waste	4	4	40 in.	34 in.
● Ideal	Waist to Hip Ratio	4	4	31	24
● Ideal	Blood Pressure	16	16	120/76	118/72
● Ideal	HDL	8	8	43 mg/dL	49 mg/dL
● High	LDL	2	8	184 mg/dL	141 mg/dL
● Very High	Total Cholesterol	0	4	248 mg/dL	255 mg/dL
● Ideal	Triglyceride	8	8	104 mg/dL	123 mg/dL
● Moderate	Glucose	8	16	100 mg/dL	92 mg/dL
● Ideal	Hemoglobin	16	16	NEG	NEG
● Ideal	GGT	4	4	34 U/L	24 U/L

Total: 74/100

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HealthCheck360<sup>®</sup>

balance360<sup>®</sup>

Weight Management Program

If you have any questions about the program email us at support@healthcheck360.com or call 1.866.511.6360, or access more information at www.healthcheck360.com

HealthCheck360<sup>®</sup>

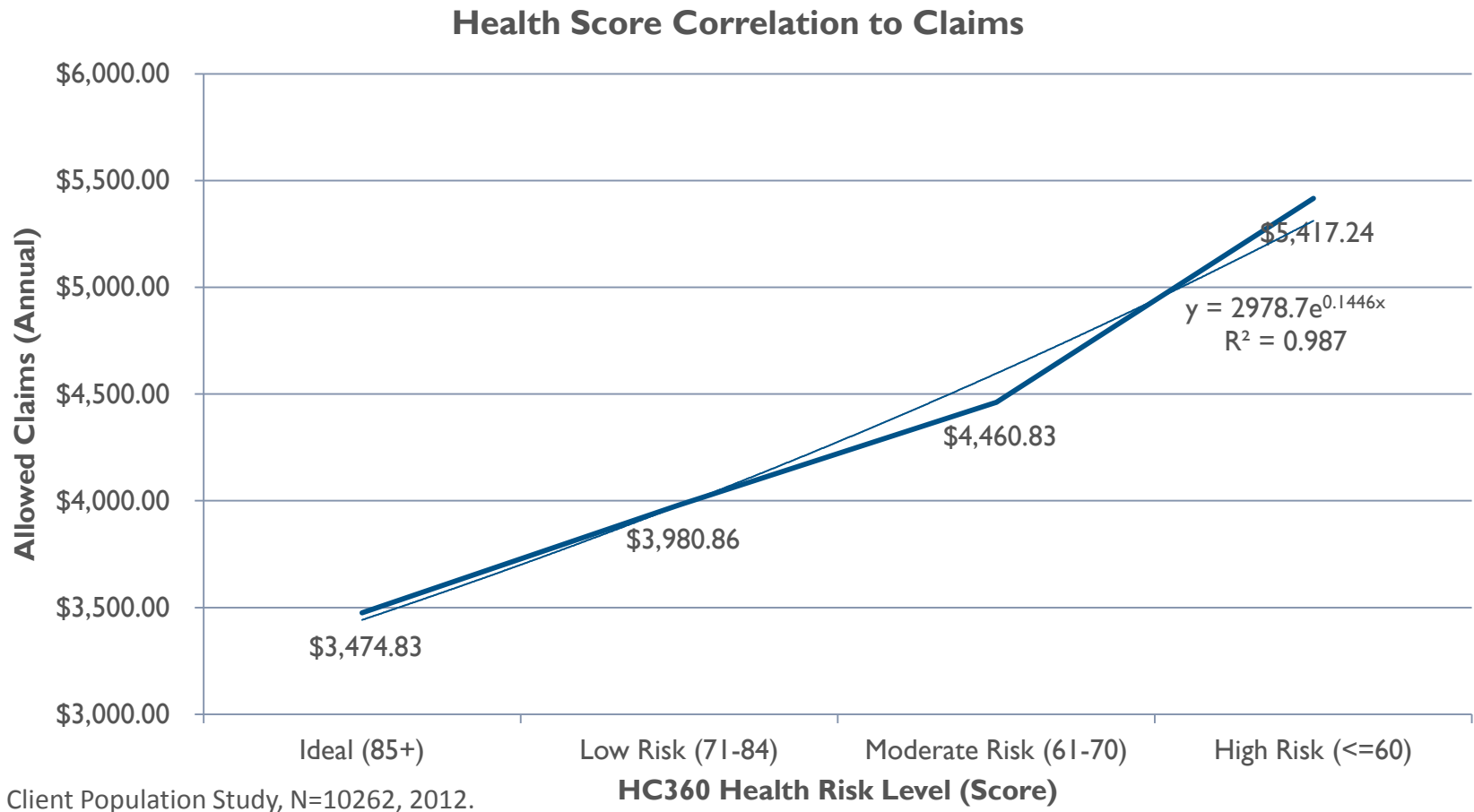
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# AN INNOVATIVE SCORING MODEL

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- **Marketplace**
  - Difficult to understand (negative to positive)
  - Rely on some measure of self reported information
  - Incentive structure is fixed
  - Easy to administer
  - Complicates Reasonable alternative process
- **HealthCheck360**
  - 0-100 similar to education system
  - No self reported information
  - Incentive structure can evolve with success
  - Easy to administer
  - Simplifies Reasonable Alternative Process

# ALGORITHM IS HIGHLY CORRELATED TO CLAIM COSTS



HC360 Client Population Study, N=10262, 2012.

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# HIGH CORRELATION TO WORKERS COMPENSATION COSTS

## Average WC Cost by Health Level

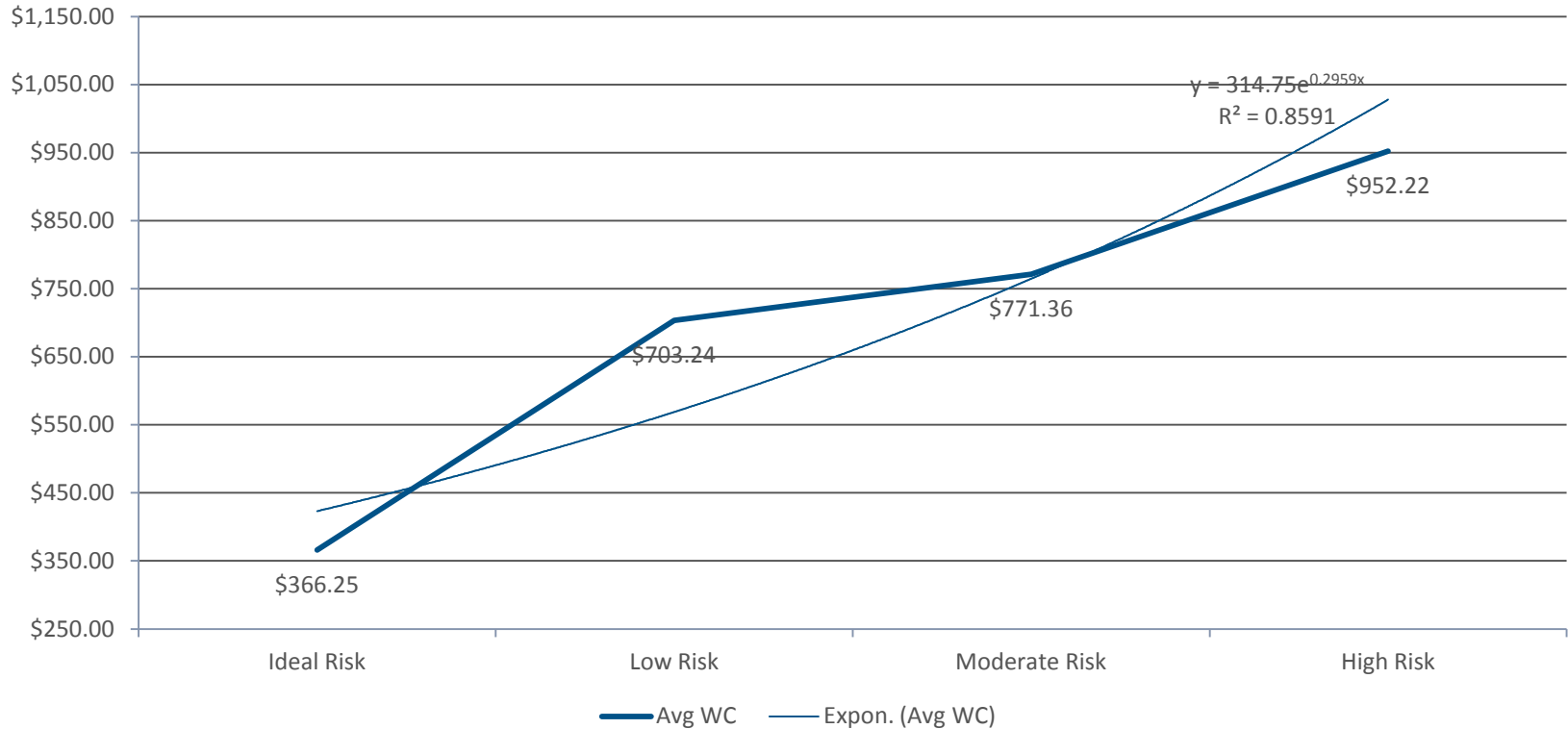
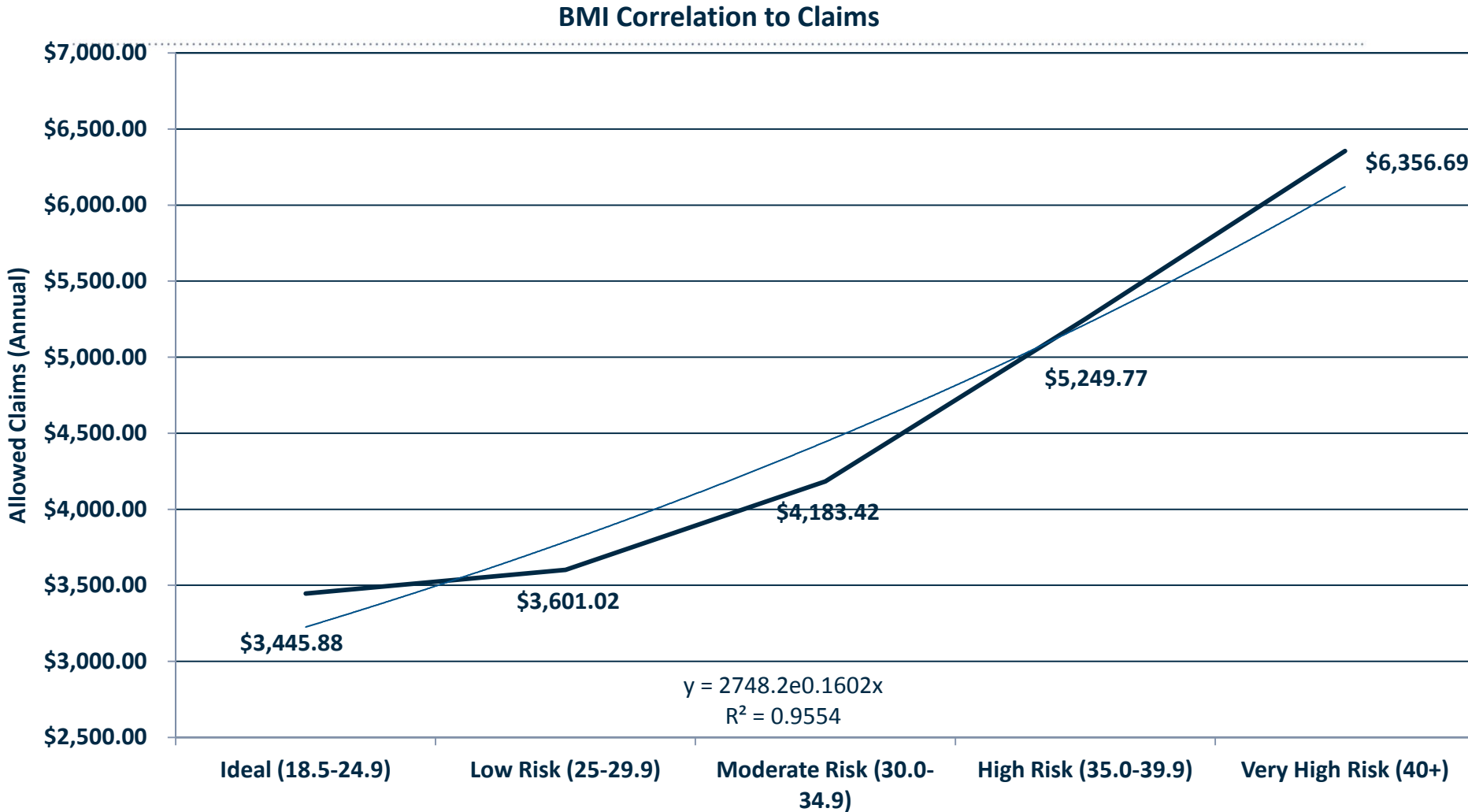


Figure I 2000 EE manufacturing and distribution company – Significant correlation in high health risk levels and workers compensation expense.

# HIGH CORRELATION OF BMI TO CLAIMS COST

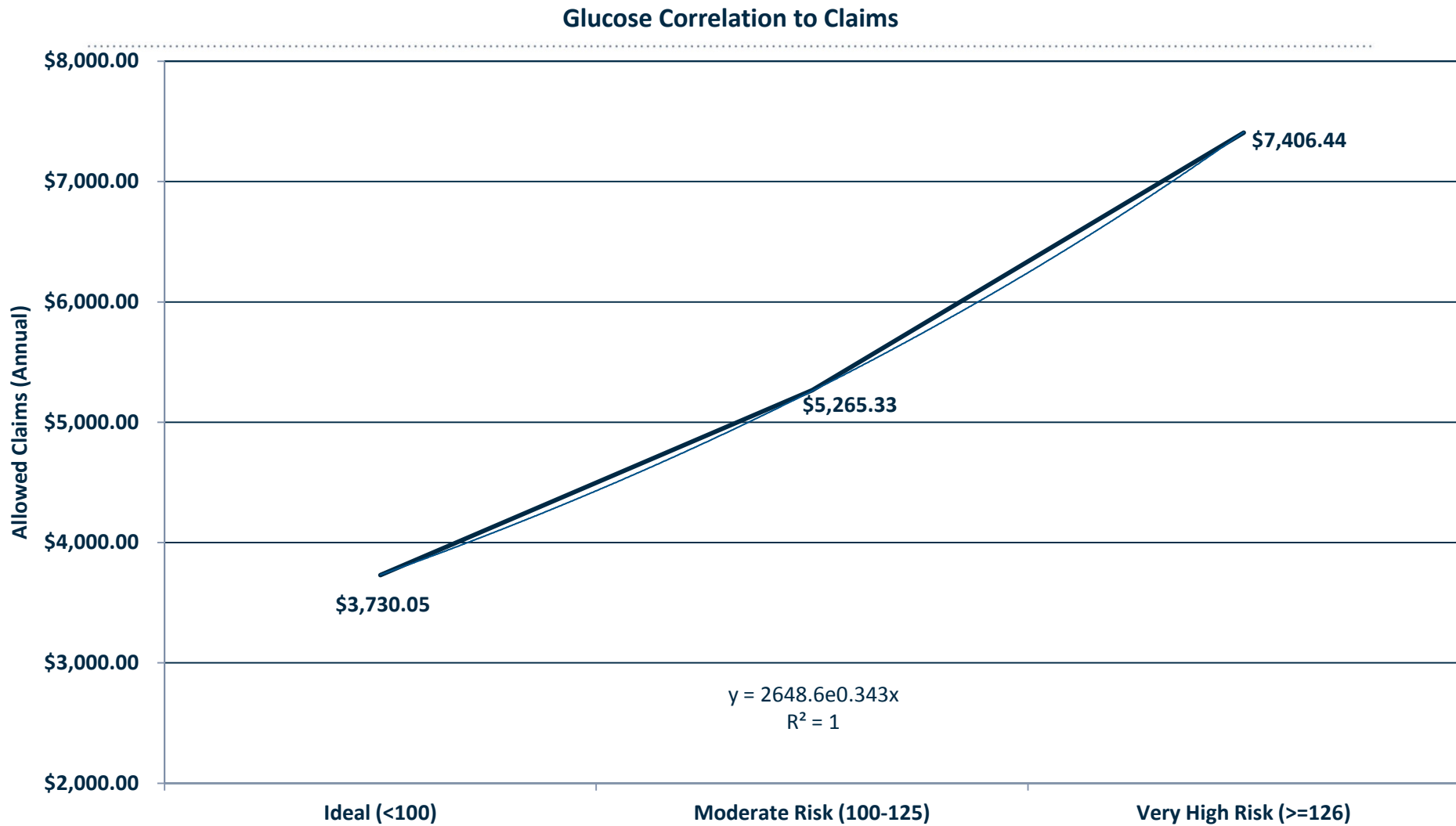


HC360 Sample Population Study, N=10,262 2012

BMI Risk Level

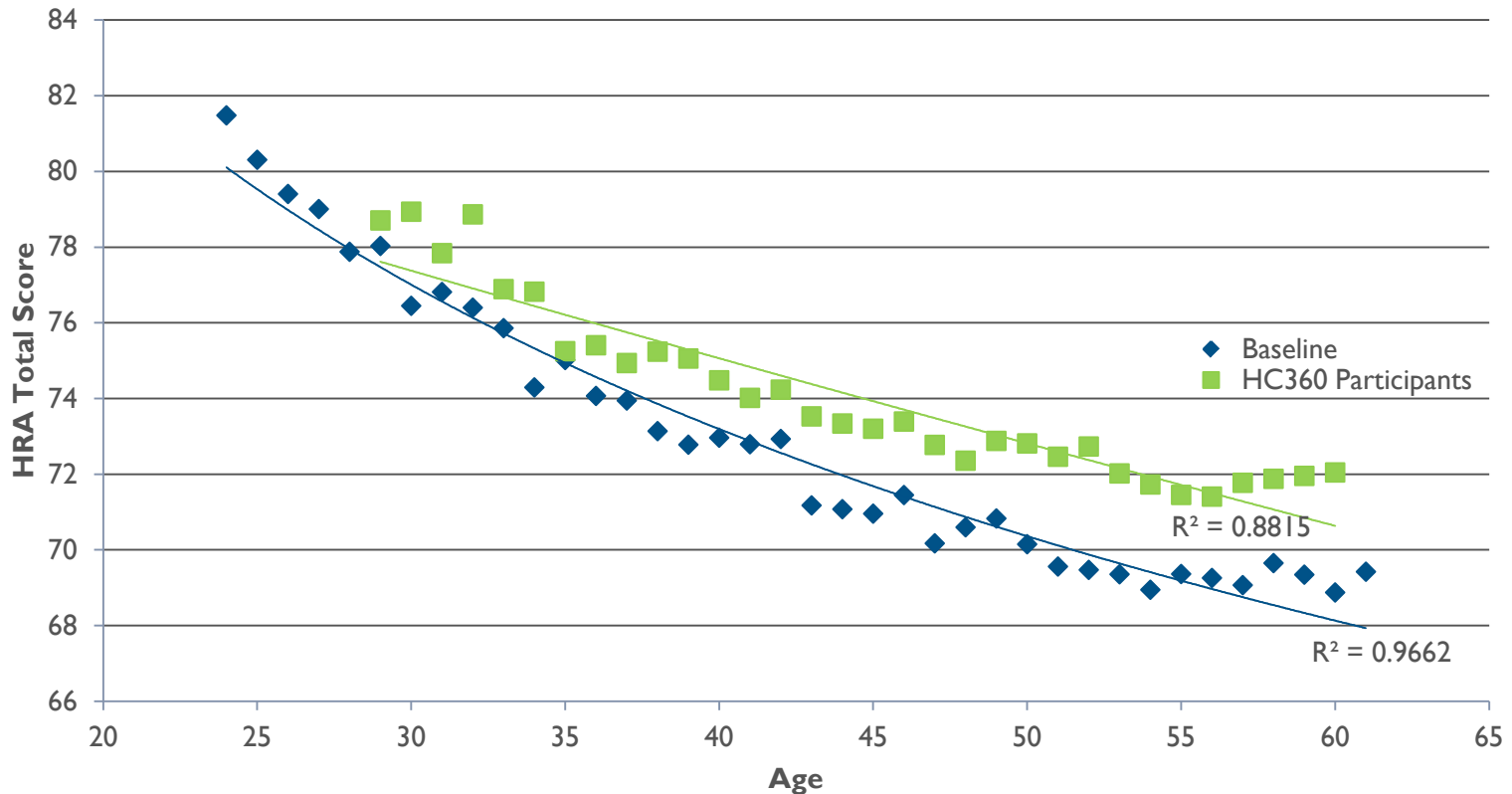
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# PERFECT CORRELATION OF GLUCOSE TO CLAIMS

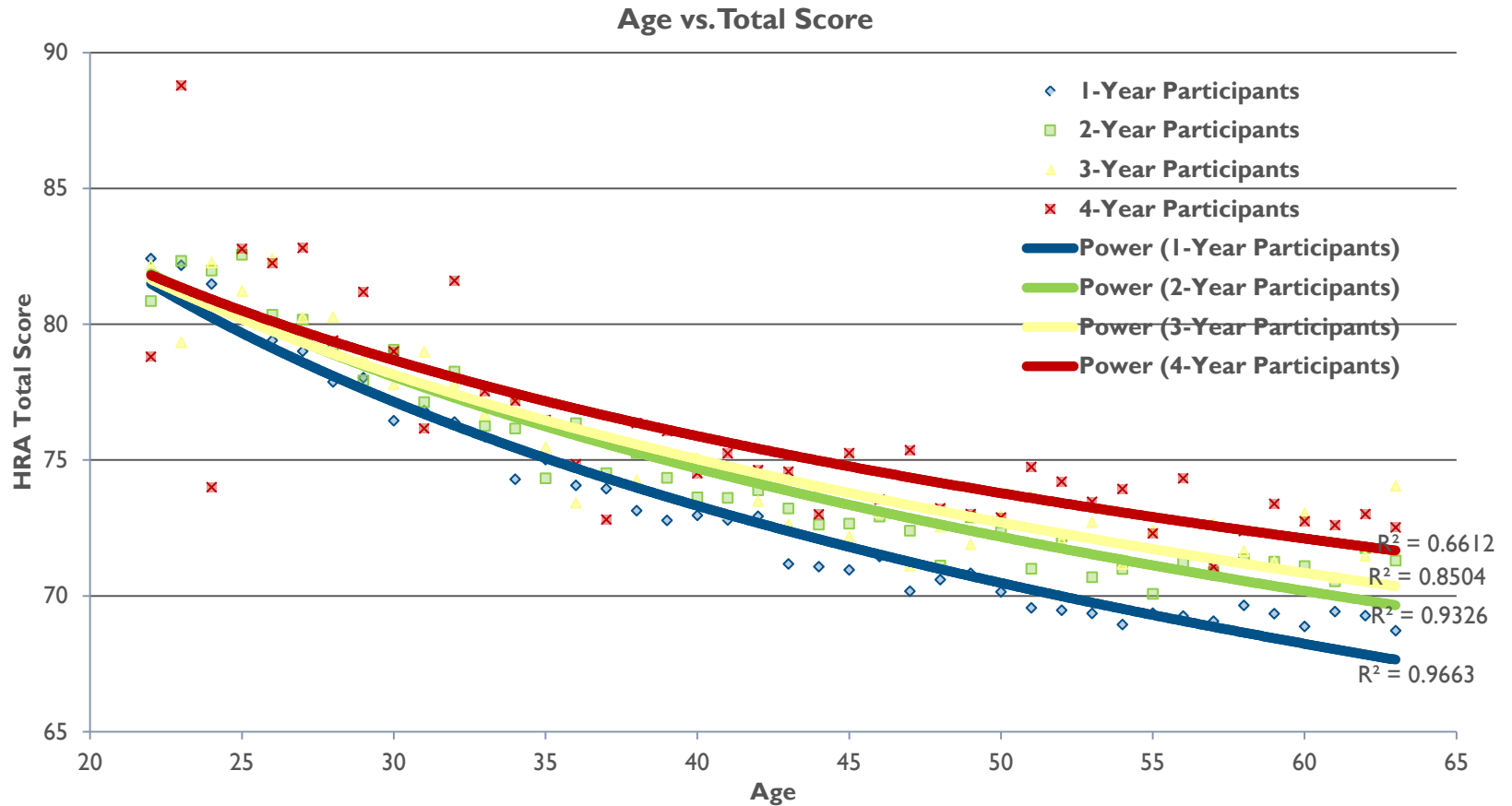


# BASELINE AGE VS. HC360 PARTICIPANTS

## HC360 Repeat Participants vs Baseline

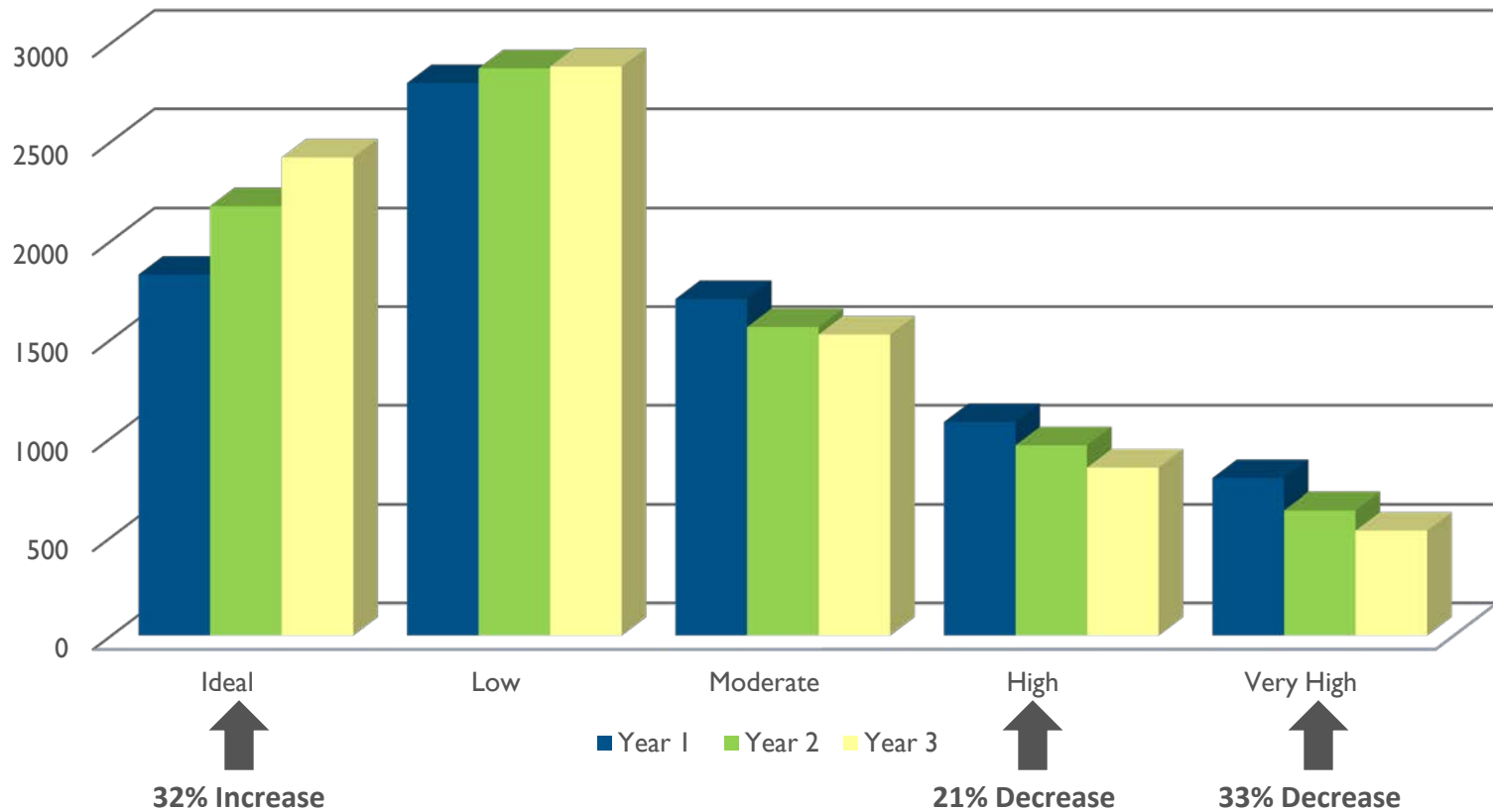


# CONTINUED POSITIVE IMPACT



# YEAR 1 TO YEAR 3 MIGRATION

Health Risk Score Migration

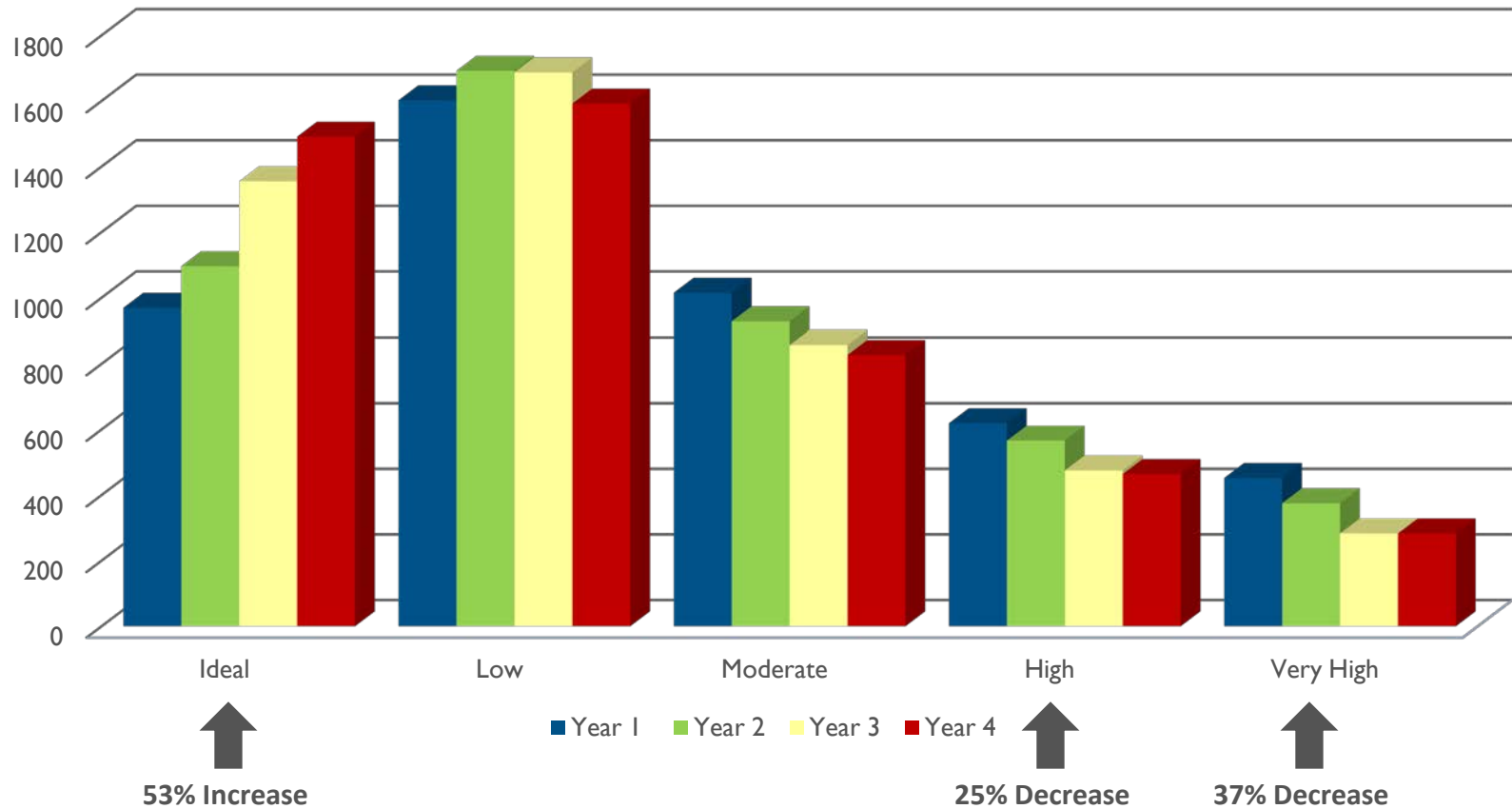


HealthCheck360 Population Study, N=19,301, 2012.

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# IT WORKS!

## Health Risk Score Migration



HealthCheck360 Population Study, N=19,301, 2012.

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# FINANCIAL SERVICES CASE STUDY

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## **Analysis on Impact of HealthCheck360° Program on Geographically Dispersed Financial Services Firm**



# HEALTHCHECK360° CASE STUDY

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- HealthCheck360° studied our total population and industry specific client to forecast potential impact of wellness initiative
- ABC Company - Financial services company
  - 1200 EE across 6 states
  - 100+ locations
  - 55% Female
  - Below average age
- Applied core HealthCheck360°, program management, and targeted health coaching

# COST IMPACT

32.5% reduction in claims from non-participants.  
12.4% reduction in claims from 1<sup>st</sup> to 3<sup>rd</sup> year of the program.

## ABC Company Paid Medical Claims by Participation in HC360 Program



N=1132, 2009-2012

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# DEDICATED ACCOUNT MANAGEMENT

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- ✓ **Your dedicated go to consultant for all support and service needs**
- ✓ **Consult on effective incentives, scheduling, and processes**
- ✓ **Customized implementation guide and timeline**
- ✓ **8-10 week pre-event employee communication plan**
- ✓ **Biometric screening coordinator**
- ✓ **Data and analytic report liaison**




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# IMPLEMENTATION PROCESS

We will provide & manage written service timeline for:

- Intake process
- Training your team
- Employee Communication period
- Screenings & Assessments
- Coaching & Programming
- Monthly events & communications



## Implementation Timeline

Charles Schwab

● **DEADLINES & ACTION ITEMS**

○ **MEETINGS/CALLS WITH HC360**

+ **CHALLENGES**

▶ **PARTICIPANT COMMUNICATIONS**


<b>February 2014</b>	
● Signed Contract Submitted to HealthCheck360*	February 28 <sup>th</sup> , 2014
○ Kick-Off Call	February 2014

<b>March 2014</b>	
▶ Distribute Executive Announcement Communication*	March 3 <sup>rd</sup> , 2014
▶ Distribute HealthCheck360* Program Overview Video*	March 3 <sup>rd</sup> , 2014
○ Site Coordinator Training	March 2014
▶ Monthly Coaching Webinar and Newsletter	March 2014

<b>April 2014</b>	
○ Weekly Client Calls	April 2014
▶ Distribute Project Coordinator Announcement Communication*	April 7 <sup>th</sup> , 2014
▶ Distribute Reasons to Participate Communication*	April 28 <sup>th</sup> , 2014
▶ Distribute HealthCheck360 Program Benefits Video*	April 28 <sup>th</sup> , 2014
▶ Monthly Coaching Webinar and Newsletter	April 2014

<b>May 2014</b>	
○ Weekly Client Calls	May 2014
▶ Distribute Scheduling Appointments*	May 5 <sup>th</sup> , 2014
● Begin Scheduling Participants	May 5 <sup>th</sup> , 2014
▶ Monthly Coaching Webinar and Newsletter	May 2014

If you have any questions about the program email us at [support@healthcheck360.com](mailto:support@healthcheck360.com), call 1.866.511.0360, or access more information at [www.myhealthcheck360.com](http://www.myhealthcheck360.com)



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# HEALTHCHECK360° MANAGES COMPLIANCE

- HealthCheck360 provides:
  - Incentive Consulting & Reporting
  - HIPAA Compliance
  - Reasonable alternative management
  - Recommended language for SPD wrap document



# HEALTHCHECK360° CONTACT

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For a meeting, webinar or plan proposal call or email:

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